
State: Arkansas **Filing Company:** Nationwide Mutual Fire Insurance Company.
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: 14H-10084AR-JMD/14H-10084AR-JMD

Filing at a Glance

Company: Nationwide Mutual Fire Insurance Company.
Product Name: Homeowners
State: Arkansas
TOI: 04.0 Homeowners
Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Filing Type: Rate
Date Submitted: 05/12/2014
SERFF Tr Num: NWPC-129530207
SERFF Status: Closed-Filed
State Tr Num:
State Status:
Co Tr Num: 14H-10084AR-JMD

Effective Date: 10/23/2014
Requested (New):
Effective Date: 10/23/2014
Requested (Renewal):
Author(s): David James, Joseph Mesaros, Alex Moorehead, Jack Denterlein
Reviewer(s): Becky Harrington (primary)
Disposition Date: 06/27/2014
Disposition Status: Filed
Effective Date (New): 10/23/2014
Effective Date (Renewal): 10/23/2014

State Filing Description:
revisit with Commissioner 6/2.

State: Arkansas **Filing Company:** Nationwide Mutual Fire Insurance Company.
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: 14H-10084AR-JMD/14H-10084AR-JMD

General Information

Project Name: 14H-10084AR-JMD Status of Filing in Domicile: Not Filed
Project Number: 14H-10084AR-JMD Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 06/27/2014
State Status Changed: 06/27/2014 Deemer Date:
Created By: Jack Denterlein Submitted By: Jack Denterlein
Corresponding Filing Tracking Number:

Filing Description:

With this review, we are revising Base Rates, Earthquake coverage rates, and PPC rates and descriptions.

Company and Contact

Filing Contact Information

Jack Denterlein, Pricing Analyst dentej1@nationwide.com
One Nationwide Plaza 614-249-8715 [Phone]
1-17-101
Ashville, OH 43215

Filing Company Information

Nationwide Mutual Fire Insurance CoCode: 23779 State of Domicile: Ohio
Company. Group Code: 140 Company Type: Property and
One Nationwide Plaza Group Name: Nationwide Casualty
Columbus, OH 43215 Insurance State ID Number:
(614) 249-7022 ext. [Phone] FEIN Number: 31-4177110

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: 1*(\$100)=\$100
Per Company: No

| Company | Amount | Date Processed | Transaction # |
|---|----------|----------------|---------------|
| Nationwide Mutual Fire Insurance Company. | \$100.00 | 05/12/2014 | 82140059 |

| | | | |
|-----------------------------|---|------------------------|---|
| State: | Arkansas | Filing Company: | Nationwide Mutual Fire Insurance Company. |
| TOI/Sub-TOI: | 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations | | |
| Product Name: | Homeowners | | |
| Project Name/Number: | 14H-10084AR-JMD/14H-10084AR-JMD | | |

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--------|------------------|------------|----------------|
| Filed | Becky Harrington | 06/27/2014 | 06/27/2014 |

Objection Letters and Response Letters

Objection Letters

| Status | Created By | Created On | Date Submitted |
|---------------------------|------------------|------------|----------------|
| Pending Industry Response | Becky Harrington | 06/02/2014 | 06/02/2014 |
| No response necessary | Becky Harrington | 05/28/2014 | 05/28/2014 |
| Pending Industry Response | Becky Harrington | 05/16/2014 | 05/16/2014 |
| Pending Industry Response | Becky Harrington | 05/14/2014 | 05/14/2014 |

Response Letters

| Responded By | Created On | Date Submitted |
|-----------------|------------|----------------|
| Jack Denterlein | 06/25/2014 | 06/25/2014 |
| Jack Denterlein | 05/27/2014 | 05/27/2014 |
| Jack Denterlein | 05/15/2014 | 05/15/2014 |

| | | | |
|-----------------------------|---|------------------------|---|
| State: | Arkansas | Filing Company: | Nationwide Mutual Fire Insurance Company. |
| TOI/Sub-TOI: | 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations | | |
| Product Name: | Homeowners | | |
| Project Name/Number: | 14H-10084AR-JMD/14H-10084AR-JMD | | |

Disposition

Disposition Date: 06/27/2014
Effective Date (New): 10/23/2014
Effective Date (Renewal): 10/23/2014
Status: Filed

Comment:

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | Number of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where req'd): | Minimum % Change (where req'd): |
|---|-----------------------------|------------------------|--|---|-----------------------------------|---------------------------------|---------------------------------|
| Nationwide Mutual Fire Insurance Company. | 28.100% | 5.000% | \$1,373,529 | 23,679 | \$28,980,754 | 6.000% | -18.700% |

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|-------------------------------|---|----------------------|---------------|
| Supporting Document | Form RF-2 Loss Costs Only (not for workers' compensation) | Filed | Yes |
| Supporting Document | H-1 Homeowners Abstract | Filed | Yes |
| Supporting Document (revised) | HPCS-Homeowners Premium Comparison Survey | Filed | Yes |
| Supporting Document | HPCS-Homeowners Premium Comparison Survey | | Yes |
| Supporting Document (revised) | NAIC loss cost data entry document | Filed | Yes |
| Supporting Document | NAIC loss cost data entry document | | Yes |
| Supporting Document | NAIC loss cost data entry document | | Yes |
| Supporting Document (revised) | Supporting Documentation | Filed | Yes |
| Supporting Document | Supporting Documentation | | Yes |
| Supporting Document | Supporting Documentation | | Yes |
| Rate (revised) | AR HO NMFIC Rate 102314 | Filed | Yes |
| Rate | AR HO NMFIC Rate 102314 | | Yes |
| Rate | AR HO NMFIC Rules 102314 | Filed | Yes |

State: Arkansas **Filing Company:** Nationwide Mutual Fire Insurance Company.
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: 14H-10084AR-JMD/14H-10084AR-JMD

Objection Letter

| | |
|-------------------------|---------------------------|
| Objection Letter Status | Pending Industry Response |
| Objection Letter Date | 06/02/2014 |
| Submitted Date | 06/02/2014 |
| Respond By Date | |

Dear Jack Denterlein,

Introduction:

The Commissioner will re-consider the full 6.8% increase in 3 months when additional loss information is available from the April storms. The filing will be held in abeyance until September 1, 2014.

Conclusion:

NOTICE regarding, corrections to filings and scrivener's Errors:

Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Sincerely,

Becky Harrington

State: Arkansas **Filing Company:** Nationwide Mutual Fire Insurance Company.
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: 14H-10084AR-JMD/14H-10084AR-JMD

Objection Letter

| | |
|-------------------------|-----------------------|
| Objection Letter Status | No response necessary |
| Objection Letter Date | 05/28/2014 |
| Submitted Date | 05/28/2014 |
| Respond By Date | |

Dear Jack Denterlein,

Introduction:

This will acknowledge receipt of the recent response.

I will visit with the Commissioner again on Monday 6/2/14 to discuss your request.

Conclusion:

NOTICE regarding, corrections to filings and scrivener's Errors:

Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,

Becky Harrington

State: Arkansas **Filing Company:** Nationwide Mutual Fire Insurance Company.
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: 14H-10084AR-JMD/14H-10084AR-JMD

Objection Letter

| | |
|-------------------------|---------------------------|
| Objection Letter Status | Pending Industry Response |
| Objection Letter Date | 05/16/2014 |
| Submitted Date | 05/16/2014 |
| Respond By Date | |

Dear Jack Denterlein,

Introduction:

This will acknowledge receipt of the recent response.

Rate change requests greater than 6% are subject to Commissioner Bradford's review.

Objection 1

Comments: Please amend the overall increase to 5%.

Objection 2

Comments: The rate information and manual pages are not showing under the rate/rule schedule tab as indicated in your response.

Conclusion:

NOTICE regarding, corrections to filings and scrivener's Errors:

Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Sincerely,

Becky Harrington

State: Arkansas **Filing Company:** Nationwide Mutual Fire Insurance Company.
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: 14H-10084AR-JMD/14H-10084AR-JMD

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 05/14/2014
Submitted Date 05/14/2014
Respond By Date

Dear Jack Denterlein,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

Comments: Please complete the rate information under the rate/rule schedule tab.

Objection 2

- Supporting Documentation (Supporting Document)

Comments: Please explain the significant change in the EQ permissible loss ratio from the previous filing. (70.2% to 51.4%)

Objection 3

- Supporting Documentation (Supporting Document)

Comments: Please remove the hurricane provision from the indications. AR does not allow hurricane loads.

Objection 4

- Supporting Documentation (Supporting Document)

Comments: Exhibit II provides a projected weather loss/DCC Expense amount (Line 8) while Exhibits IV and V show developed pure premium amounts. Please provide supporting documentation for Line 8 of Exhibit 2.

Explain how the pure premium amounts of Exhibits IV and V are used elsewhere.

Objection 5

Comments: Please attach manual pages under the rate/rule schedule tab instead of the supporting documents tab.

Conclusion:

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

NOTICE regarding, corrections to filings and scrivener's Errors:

Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,

Becky Harrington

| | | | |
|----------------------|---|-----------------|---|
| State: | Arkansas | Filing Company: | Nationwide Mutual Fire Insurance Company. |
| TOI/Sub-TOI: | 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations | | |
| Product Name: | Homeowners | | |
| Project Name/Number: | 14H-10084AR-JMD/14H-10084AR-JMD | | |

Response Letter

| | |
|------------------------|--------------------|
| Response Letter Status | Submitted to State |
| Response Letter Date | 06/25/2014 |
| Submitted Date | 06/25/2014 |

Dear Becky Harrington,

Introduction:

Response 1

Comments:

We have satisfied the Arkansas Insurance Department's recommendation (as instructed in the objection dated May 16, 2014) to amend our request to a 5% overall increase.

Changed Items:

| Supporting Document Schedule Item Changes | |
|---|--|
| Satisfied - Item: | HPCS-Homeowners Premium Comparison Survey |
| Comments: | |
| Attachment(s): | HO Survey Form HPCS per 2nd objection (5% overall).xls HO Survey Form HPCS per 2nd objection (5% overall).pdf |
| Previous Version | |
| Satisfied - Item: | HPCS-Homeowners Premium Comparison Survey |
| Comments: | |
| Attachment(s): | HO Survey Form HPCS.pdf HO Survey Form HPCS.xls |

| | | | |
|-----------------------------|---|------------------------|---|
| State: | Arkansas | Filing Company: | Nationwide Mutual Fire Insurance Company. |
| TOI/Sub-TOI: | 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations | | |
| Product Name: | Homeowners | | |
| Project Name/Number: | 14H-10084AR-JMD/14H-10084AR-JMD | | |

| Supporting Document Schedule Item Changes | |
|---|--|
| Satisfied - Item: | HPCS-Homeowners Premium Comparison Survey |
| Comments: | |
| Attachment(s): | HO Survey Form HPCS per 2nd objection (5% overall).xls HO Survey Form HPCS per 2nd objection (5% overall).pdf |
| <i>Previous Version</i> | |
| Satisfied - Item: | <i>HPCS-Homeowners Premium Comparison Survey</i> |
| Comments: | |
| Attachment(s): | <i>HO Survey Form HPCS.pdf HO Survey Form HPCS.xls</i> |

| | |
|--------------------------|---|
| Satisfied - Item: | NAIC loss cost data entry document |
| Comments: | |
| Attachment(s): | FORM RF-1 Rate Filing Abstract revised per 2nd objection (5% overall).pdf |
| <i>Previous Version</i> | |
| Satisfied - Item: | <i>NAIC loss cost data entry document</i> |
| Comments: | |
| Attachment(s): | <i>FORM RF-1 Rate Filing Abstract revised per objection.pdf</i> |
| <i>Previous Version</i> | |
| Satisfied - Item: | <i>NAIC loss cost data entry document</i> |
| Comments: | |
| Attachment(s): | <i>FORM RF-1 Rate Filing Abstract.pdf</i> |

| | | | |
|-----------------------------|---|------------------------|---|
| State: | Arkansas | Filing Company: | Nationwide Mutual Fire Insurance Company. |
| TOI/Sub-TOI: | 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations | | |
| Product Name: | Homeowners | | |
| Project Name/Number: | 14H-10084AR-JMD/14H-10084AR-JMD | | |

| Supporting Document Schedule Item Changes | |
|---|---|
| Satisfied - Item: | HPCS-Homeowners Premium Comparison Survey |
| Comments: | |
| Attachment(s): | HO Survey Form HPCS per 2nd objection (5% overall).xls HO Survey Form HPCS per 2nd objection (5% overall).pdf |
| <i>Previous Version</i> | |
| Satisfied - Item: | <i>HPCS-Homeowners Premium Comparison Survey</i> |
| Comments: | |
| Attachment(s): | <i>HO Survey Form HPCS.pdf HO Survey Form HPCS.xls</i> |
| | |
| Satisfied - Item: | NAIC loss cost data entry document |
| Comments: | |
| Attachment(s): | FORM RF-1 Rate Filing Abstract revised per 2nd objection (5% overall).pdf |
| <i>Previous Version</i> | |
| Satisfied - Item: | <i>NAIC loss cost data entry document</i> |
| Comments: | |
| Attachment(s): | <i>FORM RF-1 Rate Filing Abstract revised per objection.pdf</i> |
| <i>Previous Version</i> | |
| Satisfied - Item: | <i>NAIC loss cost data entry document</i> |
| Comments: | |
| Attachment(s): | <i>FORM RF-1 Rate Filing Abstract.pdf</i> |
| | |
| Satisfied - Item: | Supporting Documentation |
| Comments: | |
| Attachment(s): | AR Financial Needs Model 10-23-2014.pdf AR Actuarial Exhibits 10-23-2014 revised per 2nd objection (5% overall).pdf AR Side by Side Exhibits 10-23-2014 revised per 2nd objection (5% overall).pdf AR Filing Memorandum 10-23-2014 revised per 2nd objection (5% overall).pdf Histogram of Percent Changes after 2nd objection (5% overall).pdf |
| <i>Previous Version</i> | |
| Satisfied - Item: | <i>Supporting Documentation</i> |
| Comments: | |
| Attachment(s): | <i>AR Filing Memorandum 10-23-2014.pdf AR Financial Needs Model 10-23-2014.pdf</i> |

| | | | |
|-----------------------------|---|------------------------|---|
| State: | Arkansas | Filing Company: | Nationwide Mutual Fire Insurance Company. |
| TOI/Sub-TOI: | 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations | | |
| Product Name: | Homeowners | | |
| Project Name/Number: | 14H-10084AR-JMD/14H-10084AR-JMD | | |

| | |
|--------------------------|---|
| | <i>Histogram of Percent Changes.pdf</i> <i>AR Actuarial Exhibits 10-23-2014 revised per objection.pdf</i> <i>AR Side by Side Exhibits 10-23-2014 revised per objections.pdf</i> |
| <i>Previous Version</i> | |
| Satisfied - Item: | <i>Supporting Documentation</i> |
| Comments: | |
| Attachment(s): | <i>AR Actuarial Exhibits 10-23-2014.pdf</i> <i>AR Filing Memorandum 10-23-2014.pdf</i> <i>AR Financial Needs Model 10-23-2014.pdf</i> <i>AR Side by Side Exhibits 10-23-2014.pdf</i> <i>Histogram of Percent Changes.pdf</i> <i>AR_HO_NMFIC_Rate_102314_Marked changes only.pdf</i> <i>AR_HO_NMFIC_Rules_102314_Marked changes only.pdf</i> |

No Form Schedule items changed.

| Rate Schedule Item Changes | | | | | |
|----------------------------|--------------------------------|--|--------------------|------------------------------|---|
| Item No. | Exhibit Name | Rule # or Page # | Rate Action | Previous State Filing Number | Date Submitted |
| 1 | AR HO NMFIC Rate 102314 | H39-H40, H53-H59, H60, H70-H74, H78 | Replacement | | 06/25/2014 By: Jack Denterlein |
| <i>Previous Version</i> | | | | | |
| 1 | <i>AR HO NMFIC Rate 102314</i> | <i>H39-H40, H53-H59, H60, H70-H74, H78</i> | <i>Replacement</i> | | <i>05/27/2014 By: Jack Denterlein</i> |

Conclusion:

Sincerely,
Jack Denterlein

| | | | |
|----------------------|---|-----------------|---|
| State: | Arkansas | Filing Company: | Nationwide Mutual Fire Insurance Company. |
| TOI/Sub-TOI: | 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations | | |
| Product Name: | Homeowners | | |
| Project Name/Number: | 14H-10084AR-JMD/14H-10084AR-JMD | | |

Response Letter

| | |
|------------------------|--------------------|
| Response Letter Status | Submitted to State |
| Response Letter Date | 05/27/2014 |
| Submitted Date | 05/27/2014 |

Dear Becky Harrington,

Introduction:

Response 1

Comments:

With the utmost respect to you, Commissioner Bradford, and all members of the Arkansas Insurance Department, we believe our provided documentation to be of sound actuarial judgement and we maintain our request of the 6.8% overall increase and ask this to be further reviewed.

Related Objection 1

Comments: Please amend the overall increase to 5%.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

Please now find the rate information provided as a post submission update and the manual pages under the rate/rule schedule tab.

Related Objection 2

Comments: The rate information and manual pages are not showing under the rate/rule schedule tab as indicated in your response.

Changed Items:

| | | | |
|-----------------------------|---|------------------------|---|
| State: | Arkansas | Filing Company: | Nationwide Mutual Fire Insurance Company. |
| TOI/Sub-TOI: | 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations | | |
| Product Name: | Homeowners | | |
| Project Name/Number: | 14H-10084AR-JMD/14H-10084AR-JMD | | |

| Supporting Document Schedule Item Changes | |
|---|--|
| Satisfied - Item: | NAIC loss cost data entry document |
| Comments: | |
| Attachment(s): | FORM RF-1 Rate Filing Abstract revised per objection.pdf |
| <i>Previous Version</i> | |
| Satisfied - Item: | <i>NAIC loss cost data entry document</i> |
| Comments: | |
| Attachment(s): | <i>FORM RF-1 Rate Filing Abstract.pdf</i> |

No Form Schedule items changed.

| Rate Schedule Item Changes | | | | | |
|----------------------------|--------------------------|-------------------------------------|-------------|------------------------------|-----------------------------------|
| Item No. | Exhibit Name | Rule # or Page # | Rate Action | Previous State Filing Number | Date Submitted |
| 1 | AR HO NMFIC Rate 102314 | H39-H40, H53-H59, H60, H70-H74, H78 | Replacement | | 05/27/2014 By: Jack Denterlein |
| 2 | AR HO NMFIC Rules 102314 | GR1-2, GR4, GR13, GR22 | Replacement | | 05/27/2014 By: Jack Denterlein |

Conclusion:

Sincerely,
Jack Denterlein

| | | | |
|----------------------|---|-----------------|---|
| State: | Arkansas | Filing Company: | Nationwide Mutual Fire Insurance Company. |
| TOI/Sub-TOI: | 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations | | |
| Product Name: | Homeowners | | |
| Project Name/Number: | 14H-10084AR-JMD/14H-10084AR-JMD | | |

Response Letter

| | |
|------------------------|--------------------|
| Response Letter Status | Submitted to State |
| Response Letter Date | 05/15/2014 |
| Submitted Date | 05/15/2014 |

Dear Becky Harrington,

Introduction:

In response to your questions dated May 14, 2014, we are providing the following information.

Response 1

Comments:

The information has been completed under the rate/rule tab.

Related Objection 1

Comments: Please complete the rate information under the rate/rule schedule tab.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

The profit and contingency load is increasing from 5% to 24% due to the high risk of offering earthquake insurance. At the previously filed permissible loss ratio of 70.2%, the indications are included on Exhibit XI for demonstrative purposes only. Still, the indications are in excess of the 10% increase we are seeking.

Related Objection 2

Applies To:

- Supporting Documentation (Supporting Document)

Comments: Please explain the significant change in the EQ permissible loss ratio from the previous filing. (70.2% to 51.4%)

Changed Items:

| | | | |
|-----------------------------|---|------------------------|---|
| State: | Arkansas | Filing Company: | Nationwide Mutual Fire Insurance Company. |
| TOI/Sub-TOI: | 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations | | |
| Product Name: | Homeowners | | |
| Project Name/Number: | 14H-10084AR-JMD/14H-10084AR-JMD | | |

| Supporting Document Schedule Item Changes | |
|---|---|
| Satisfied - Item: | Supporting Documentation |
| Comments: | |
| Attachment(s): | AR Filing Memorandum 10-23-2014.pdf AR Financial Needs Model 10-23-2014.pdf Histogram of Percent Changes.pdf AR Actuarial Exhibits 10-23-2014 revised per objection.pdf AR Side by Side Exhibits 10-23-2014 revised per objections.pdf |
| <i>Previous Version</i> | |
| Satisfied - Item: | <i>Supporting Documentation</i> |
| Comments: | |
| Attachment(s): | <i>AR Actuarial Exhibits 10-23-2014.pdf AR Filing Memorandum 10-23-2014.pdf AR Financial Needs Model 10-23-2014.pdf AR Side by Side Exhibits 10-23-2014.pdf Histogram of Percent Changes.pdf AR_HO_NMFIC_Rate_102314_Marked changes only.pdf AR_HO_NMFIC_Rules_102314_Marked changes only.pdf</i> |

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

The hurricane provisions have been removed as shown in Actuarial Exhibit II. The condominium rate change we are seeking has subsequently dropped from 1.7% to 1.4%. The rate has been updated in Side by Side Exhibit 1 and in the rate manual. A revised FORM RF-1 is also attached.

Related Objection 3

Applies To:

- Supporting Documentation (Supporting Document)

Comments: Please remove the hurricane provision from the indications. AR does not allow hurricane loads.

Changed Items:

| | | | |
|-----------------------------|---|------------------------|---|
| State: | Arkansas | Filing Company: | Nationwide Mutual Fire Insurance Company. |
| TOI/Sub-TOI: | 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations | | |
| Product Name: | Homeowners | | |
| Project Name/Number: | 14H-10084AR-JMD/14H-10084AR-JMD | | |

| Supporting Document Schedule Item Changes | |
|---|---|
| Satisfied - Item: | Supporting Documentation |
| Comments: | |
| Attachment(s): | AR Filing Memorandum 10-23-2014.pdf AR Financial Needs Model 10-23-2014.pdf Histogram of Percent Changes.pdf AR Actuarial Exhibits 10-23-2014 revised per objection.pdf AR Side by Side Exhibits 10-23-2014 revised per objections.pdf |
| <i>Previous Version</i> | |
| Satisfied - Item: | <i>Supporting Documentation</i> |
| Comments: | |
| Attachment(s): | <i>AR Actuarial Exhibits 10-23-2014.pdf AR Filing Memorandum 10-23-2014.pdf AR Financial Needs Model 10-23-2014.pdf AR Side by Side Exhibits 10-23-2014.pdf Histogram of Percent Changes.pdf AR_HO_NMFIC_Rate_102314_Marked changes only.pdf AR_HO_NMFIC_Rules_102314_Marked changes only.pdf</i> |

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

Projected weather loss/DCC expense amount (Line 8) is the number of exposures for the times the sum of the developed pure premium amounts in Exhibits IV and V. As an example, the Kentucky Homeowners wind hail pure premium is \$470.20 and other weather is \$150.77, and the 2009/3 earned exposures amount to 24,375, which calculates to $(470.20 + 150.77) * 24,375 = \$15,136,144$.

Related Objection 4

Applies To:

- Supporting Documentation (Supporting Document)

Comments: Exhibit II provides a projected weather loss/DCC Expense amount (Line 8) while Exhibits IV and V show developed pure premium amounts. Please provide supporting documentation for Line 8 of Exhibit 2.

Explain how the pure premium amounts of Exhibits IV and V are used elsewhere.

Changed Items:

| | | | |
|-----------------------------|---|------------------------|---|
| State: | Arkansas | Filing Company: | Nationwide Mutual Fire Insurance Company. |
| TOI/Sub-TOI: | 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations | | |
| Product Name: | Homeowners | | |
| Project Name/Number: | 14H-10084AR-JMD/14H-10084AR-JMD | | |

| Supporting Document Schedule Item Changes | |
|---|---|
| Satisfied - Item: | Supporting Documentation |
| Comments: | |
| Attachment(s): | AR Filing Memorandum 10-23-2014.pdf AR Financial Needs Model 10-23-2014.pdf Histogram of Percent Changes.pdf AR Actuarial Exhibits 10-23-2014 revised per objection.pdf AR Side by Side Exhibits 10-23-2014 revised per objections.pdf |
| <i>Previous Version</i> | |
| Satisfied - Item: | <i>Supporting Documentation</i> |
| Comments: | |
| Attachment(s): | <i>AR Actuarial Exhibits 10-23-2014.pdf</i> <i>AR Filing Memorandum 10-23-2014.pdf</i> <i>AR Financial Needs Model 10-23-2014.pdf</i> <i>AR Side by Side Exhibits 10-23-2014.pdf</i> <i>Histogram of Percent Changes.pdf</i> <i>AR_HO_NMFIC_Rate_102314_Marked changes only.pdf</i> <i>AR_HO_NMFIC_Rules_102314_Marked changes only.pdf</i> |

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5

Comments:

The manual pages have been added to the rate/rule schedule tab and removed from the supporting documentation tab. I have attached both a marked copy and a finalized copy of the changes occurring in each manual.

Related Objection 5

Comments: Please attach manual pages under the rate/rule schedule tab instead of the supporting documents tab.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

| | | | | | |
|--------------------------|----------------|--------------------------|--|----------------------------|-----------------|
| SERFF Tracking #: | NWPC-129530207 | State Tracking #: | | Company Tracking #: | 14H-10084AR-JMD |
|--------------------------|----------------|--------------------------|--|----------------------------|-----------------|

| | | | |
|-----------------------------|---|------------------------|---|
| State: | Arkansas | Filing Company: | Nationwide Mutual Fire Insurance Company. |
| TOI/Sub-TOI: | 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations | | |
| Product Name: | Homeowners | | |
| Project Name/Number: | 14H-10084AR-JMD/14H-10084AR-JMD | | |

Conclusion:

If you have any questions or need any additional information, please let me know.

Sincerely,
Jack Denterlein

Sincerely,
Jack Denterlein

State: Arkansas **Filing Company:** Nationwide Mutual Fire Insurance Company.
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: 14H-10084AR-JMD/14H-10084AR-JMD

Post Submission Update Request Processed On 05/20/2014

Status: Allowed
Created By: Jack Denterlein
Processed By: Becky Harrington
Comments: original requested amount;

Rate Information:

| Field Name | Requested Change | Prior Value |
|---------------------------------|------------------|-------------|
| Rate Data Applies | Yes | No |
| Filing Method | File and Use | |
| Rate Change Type | Increase | |
| Overall Pct. of Last Revision | 9.660% | |
| Effective Date of Last revision | 10/23/2013 | |
| Filing Method of Last Filing | File and Use | |

Company Rate Information:

Company Name:Nationwide Mutual Fire Insurance Company.

| Field Name | Requested Change | Prior Value |
|--|------------------|-------------|
| Overall % Indicated Change | 28.100% | |
| Overall % Rate Impact | 6.800% | |
| Written Premium Change for this Program | \$1883899 | |
| Number of Policy Holders Affected for this Program | 23679 | |
| Written Premium for this Program | \$29491124 | |
| Maximum %Change (where required) | 10.600% | |
| Minimum %Change (where required) | -17.100% | |

State: Arkansas **Filing Company:** Nationwide Mutual Fire Insurance Company.
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: 14H-10084AR-JMD/14H-10084AR-JMD

Post Submission Update Request Processed On 06/27/2014

Status: Allowed
Created By: Jack Denterlein
Processed By: Becky Harrington
Comments:

Company Rate Information:

Company Name:Nationwide Mutual Fire Insurance Company.

| Field Name | Requested Change | Prior Value |
|---|------------------|-------------|
| Overall % Rate Impact | 5.000% | 6.800% |
| Written Premium Change for this Program | \$1373529 | \$1883899 |
| Written Premium for this Program | \$28980754 | \$29491124 |
| Maximum %Change (where required) | 6.000% | 10.600% |
| Minimum %Change (where required) | -18.700% | -17.100% |

| | | | |
|----------------------|---|-----------------|---|
| State: | Arkansas | Filing Company: | Nationwide Mutual Fire Insurance Company. |
| TOI/Sub-TOI: | 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations | | |
| Product Name: | Homeowners | | |
| Project Name/Number: | 14H-10084AR-JMD/14H-10084AR-JMD | | |

Rate Information

Rate data applies to filing.

| | |
|---|--------------|
| Filing Method: | File and Use |
| Rate Change Type: | Increase |
| Overall Percentage of Last Rate Revision: | 9.660% |
| Effective Date of Last Rate Revision: | 10/23/2013 |
| Filing Method of Last Filing: | File and Use |

Company Rate Information

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | Number of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where req'd): | Minimum % Change (where req'd): |
|---|-----------------------------|------------------------|--|---|-----------------------------------|---------------------------------|---------------------------------|
| Nationwide Mutual Fire Insurance Company. | 28.100% | 5.000% | \$1,373,529 | 23,679 | \$28,980,754 | 6.000% | -18.700% |

| | | | |
|-----------------------------|---|------------------------|---|
| State: | Arkansas | Filing Company: | Nationwide Mutual Fire Insurance Company. |
| TOI/Sub-TOI: | 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations | | |
| Product Name: | Homeowners | | |
| Project Name/Number: | 14H-10084AR-JMD/14H-10084AR-JMD | | |

Rate/Rule Schedule

| Item No. | Schedule Item Status | Exhibit Name | Rule # or Page # | Rate Action | Previous State Filing Number | Attachments |
|----------|----------------------|--------------------------|-------------------------------------|-------------|------------------------------|---|
| 1 | Filed 06/27/2014 | AR HO NMFIC Rate 102314 | H39-H40, H53-H59, H60, H70-H74, H78 | Replacement | | AR_HO_NMFIC_Rate_102314 2nd objection selected pages.pdf AR_HO_NMFIC_Rate_102314 2nd objection Marked selected pages.pdf |
| 2 | Filed 06/27/2014 | AR HO NMFIC Rules 102314 | GR1-2, GR4, GR13, GR22 | Replacement | | AR_HO_NMFIC_Rules_102314_Marked changes only.pdf AR_HO_NMFIC_Rules_102314 changes only.pdf |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

| | |
|--|-----------|
| General..... | 53 |
| Insufficient Funds | 53 |
| Late Payment Fee | 53 |
| Payment Plans | 53 |
| Additional Rating Components..... | 53 |
| Base Rate, Territory, Construction, Protection Class and Amount of Insurance Factors | 53 |
| Basic Roof Rating..... | 60 |
| Class Rated Townhouses | 60 |
| Condominium Rental Charge | 60 |
| Deductibles | 60 |
| Financial Responsibility | 62 |
| Fire Resistive Construction | 62 |
| Home-Car Discount..... | 62 |
| Home Financial Discount | 62 |
| Minimum Tenant Premium | 63 |
| Multi – Family Dwelling..... | 63 |
| Multi Line Discount | 64 |
| Nationwide Associate Discount | 64 |
| Personal Status Discount | 64 |
| Prior Insurance Discount | 64 |
| Protective Devices Discount..... | 65 |
| Safe Home Rating Plan..... | 66 |
| Supplemental Heating | 66 |
| Year of Construction/ Home Renovation | 67 |
| Section I - Property | 68 |
| All Risk Coverage Options | 68 |
| Back-up of Sewer or Drain | 69 |
| Better Roof Replacement | 70 |
| Building Additions and Alterations..... | 70 |
| Condominium Special Coverage | 70 |
| Credit Card, Forgery, and Counterfeit Money | 70 |
| Dwelling Replacement Cost Plus | 70 |
| Earthquake Coverage Option Q - Homeowner..... | 71 |
| Extended Replacement Cost..... | 75 |
| Fire Department Service Charge..... | 75 |
| Identity Theft or Identity Fraud Expense..... | 75 |
| Increased Coverage C – Personal Property | 75 |
| Increased Coverage D – Loss of Use..... | 75 |
| Increased Special Limits of Liability..... | 76 |
| Loss Assessment Coverage..... | 77 |
| New Construction Theft Coverage | 77 |
| Ordinance or Law Coverage | 77 |
| Other Structures – Increased Limits | 78 |
| Scheduled Personal Property – Inland Marine Coverages | 78 |
| Theft Coverage Extension..... | 78 |
| Watercraft Physical Damage..... | 78 |
| Section II – Coverages – Liability | 68 |
| Exposure | 68 |
| Additional Dwelling Unit Owned | 68 |
| Co-owned Dwelling | 69 |
| Farming Personal Liability | 69 |
| Home Care Liability Exposure | 69 |
| Incidental Occupancies | 69 |
| Personal Injury | 70 |
| Secondary Locations..... | 70 |
| Watercraft Liability..... | 70 |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

| |
|----------------|
| General |
|----------------|

Insufficient Funds

Effective 01-15-10

Fee \$30.00

Late Payment Fee

Effective 08-05-11

Fee \$10.00

Payment Plans

Effective 01-15-10

| Installment Payment Method | Fee |
|---------------------------------|--------|
| Electronic Funds Transfer (EFT) | \$0.00 |
| Other Than EFT | \$5.00 |

| |
|-------------------------------------|
| Additional Rating Components |
|-------------------------------------|

Base Rate, Territory, Construction, Protection Class and Amount of Insurance Factors

Homeowner

Effective 10-23-14

Step (1)

Multiply the base rate of **\$2,422.84** by the appropriate Territory rating factor from Table A below. Round to the nearest penny.

TABLE A — TERRITORY RATING FACTORS

| Rating Territory | Factor | Rating Territory | Factor |
|------------------|--------|------------------|--------|
| 79 | 0.972 | 107 | 1.158 |
| 81 | 0.814 | 108 | 1.154 |
| 84 | 0.809 | 109 | 0.794 |
| 85 | 0.948 | 110 | 0.814 |
| 89 | 0.981 | 111 | 0.794 |
| 90 | 0.965 | 112 | 0.794 |
| 91 | 0.965 | 113 | 0.842 |
| 92 | 0.981 | 114 | 0.842 |
| 93 | 1.000 | 115 | 0.939 |
| 94 | 0.891 | 116 | 0.954 |
| 100 | 0.891 | 117 | 0.954 |
| 101 | 1.164 | 118 | 0.943 |
| 102 | 1.164 | 119 | 0.943 |
| 103 | 1.164 | 120 | 0.943 |
| 104 | 1.158 | 121 | 0.939 |
| 105 | 1.158 | 122 | 0.939 |
| 106 | 1.158 | | |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Step (2)

Multiply the result from Step (1) by the appropriate Protection Class/Type of Construction rating factor in Table B. Round to the nearest penny.

Table B — PROTECTION CLASS/ CONSTRUCTION TYPE RATING FACTORS

| Protection Class | Entire State | | |
|------------------|--------------|-------|-------|
| | MAS | FRM | MSV |
| 1 | 0.950 | 1.044 | 0.950 |
| 2 | 1.000 | 1.099 | 1.000 |
| 3 | 1.000 | 1.099 | 1.000 |
| 4 | 1.041 | 1.177 | 1.041 |
| 5 | 1.041 | 1.177 | 1.041 |
| 6 | 1.177 | 1.311 | 1.177 |
| 7 | 1.231 | 1.402 | 1.231 |
| 8 | 1.388 | 1.486 | 1.388 |
| 1Y-8Y | 1.416 | 1.573 | 1.416 |
| 8B | 1.416 | 1.573 | 1.416 |
| 1X-8X | 1.416 | 1.573 | 1.416 |
| 9 | 1.416 | 1.573 | 1.416 |
| 10 | 3.097 | 3.794 | 3.097 |
| 10W | 3.097 | 3.794 | 3.097 |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Step (3)

Multiply the result from Step (2) by the appropriate Amount of Insurance rating factor from Table C. If the desired amount of insurance is not shown in Table C, use linear interpolation to determine the rating factor for the desired amount of insurance. Round to the nearest penny, then round to the nearest whole dollar.

**TABLE C —
AMOUNT OF INSURANCE RATING FACTORS**

| Amount of Insurance | All Territories | Amount of Insurance | All Territories |
|---------------------|-----------------|---------------------|-----------------|
| \$5,000 | 0.509 | \$170,000 | 1.515 |
| 10,000 | 0.533 | 180,000 | 1.615 |
| 15,000 | 0.558 | 190,000 | 1.700 |
| 20,000 | 0.580 | 200,000 | 1.770 |
| 25,000 | 0.600 | 210,000 | 1.850 |
| 30,000 | 0.615 | 220,000 | 1.950 |
| 35,000 | 0.635 | 230,000 | 2.030 |
| 40,000 | 0.650 | 240,000 | 2.100 |
| 45,000 | 0.660 | 250,000 | 2.190 |
| 50,000 | 0.670 | 275,000 | 2.450 |
| 55,000 | 0.680 | 300,000 | 2.741 |
| 60,000 | 0.700 | 325,000 | 3.011 |
| 65,000 | 0.735 | 350,000 | 3.263 |
| 70,000 | 0.770 | 375,000 | 3.524 |
| 75,000 | 0.815 | 400,000 | 3.814 |
| 80,000 | 0.855 | 425,000 | 4.109 |
| 85,000 | 0.900 | 450,000 | 4.377 |
| 90,000 | 0.943 | 475,000 | 4.645 |
| 95,000 | 0.972 | 500,000 | 4.913 |
| 100,000 | 1.000 | 550,000 | 5.440 |
| 105,000 | 1.035 | 600,000 | 6.012 |
| 110,000 | 1.068 | 650,000 | 6.543 |
| 115,000 | 1.080 | 700,000 | 7.075 |
| 120,000 | 1.106 | 750,000 | 7.607 |
| 125,000 | 1.155 | 800,000 | 8.139 |
| 130,000 | 1.185 | 850,000 | 8.671 |
| 135,000 | 1.215 | 900,000 | 9.204 |
| 140,000 | 1.260 | 950,000 | 9.737 |
| 145,000 | 1.305 | 1,000,000 | 10.270 |
| 150,000 | 1.350 | | |
| 160,000 | 1.420 | **5,000 | 0.053 |

*Add For Each Additional \$5,000.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

**Condominium
Effective 10-23-14**

Step (1)

Multiply the base rate of **\$332.47** by the appropriate Territory rating factor from Table A below. Round to the nearest penny.

TABLE A — TERRITORY RATING FACTORS

| Rating Territory | Factor | Rating Territory | Factor |
|------------------|--------|------------------|--------|
| 79 | 1.000 | 107 | 1.000 |
| 81 | 1.000 | 108 | 1.000 |
| 84 | 1.000 | 109 | 1.000 |
| 85 | 1.000 | 110 | 1.000 |
| 89 | 1.000 | 111 | 1.000 |
| 90 | 1.000 | 112 | 1.000 |
| 91 | 1.000 | 113 | 1.000 |
| 92 | 1.000 | 114 | 1.000 |
| 93 | 1.000 | 115 | 1.000 |
| 94 | 1.000 | 116 | 1.000 |
| 100 | 1.000 | 117 | 1.000 |
| 101 | 1.000 | 118 | 1.000 |
| 102 | 1.000 | 119 | 1.000 |
| 103 | 1.000 | 120 | 1.000 |
| 104 | 1.000 | 121 | 1.000 |
| 105 | 1.000 | 122 | 1.000 |
| 106 | 1.000 | | |

Step (2)

Multiply the result from Step (1) by the appropriate Protection Class/Number of Families rating factor in Table B. Round to the nearest penny.

Table B — Protection Class/Number of Families

| Protection Class | Entire State | |
|------------------|--------------|-----------|
| | 1-4 Units | All Other |
| 1 | 0.950 | 0.950 |
| 2 | 1.000 | 1.000 |
| 3 | 1.000 | 1.000 |
| 4 | 1.000 | 1.000 |
| 5 | 1.100 | 1.100 |
| 6 | 1.100 | 1.100 |
| 7 | 1.100 | 1.100 |
| 8 | 1.100 | 1.100 |
| 1Y-8Y | 1.592 | 1.592 |
| 8B | 1.592 | 1.592 |
| 1X-8X | 1.592 | 1.592 |
| 9 | 1.592 | 1.592 |
| 10 | 1.592 | 1.592 |
| 10W | 1.592 | 1.592 |

* 1 – 4: One to four families or fire resistive.
All Other: All other risks.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Step (3)

Multiply the result from Step (2) by the appropriate Amount of Insurance rating factor from Table C. If the desired amount of insurance is not shown in Table C, use linear interpolation to determine the rating factor for the desired amount of insurance. Round to the nearest penny, then round to the nearest whole dollar.

TABLE C — AMOUNT OF INSURANCE RATING FACTORS
Effective 10-23-11

| Amount of Insurance | All Territories |
|---------------------|-----------------|
| \$4,000* | 0.471 |
| 5,000* | 0.471 |
| 6,000* | 0.471 |
| 7,000* | 0.500 |
| 8,000* | 0.529 |
| 9,000* | 0.563 |
| 10,000* | 0.592 |
| 11,000* | 0.632 |
| 12,000* | 0.661 |
| 13,000* | 0.690 |
| 14,000* | 0.718 |
| 15,000 | 0.753 |
| 16,000 | 0.787 |
| 17,000 | 0.816 |
| 18,000 | 0.845 |
| 19,000 | 0.868 |
| 20,000 | 0.897 |
| 25,000 | 1.000 |
| 30,000 | 1.121 |
| 35,000 | 1.241 |
| 40,000 | 1.351 |
| 45,000 | 1.448 |
| **\$5,000 | 0.086 |

*For Renewal Only.

** Add for each additional \$5,000.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

**Tenant
Effective 10-23-14**

Step (1)

Multiply the base rate of **\$200.32** by the appropriate Territory rating factor from Table A below. Round to the nearest penny.

**TABLE A — TERRITORY RATING FACTORS
Effective 10-01-05**

| Rating Territory | Factor | Rating Territory | Factor |
|------------------|--------|------------------|--------|
| 79 | 1.000 | 107 | 1.013 |
| 81 | 1.013 | 108 | 1.013 |
| 84 | 0.962 | 109 | 1.000 |
| 85 | 1.000 | 110 | 1.000 |
| 89 | 1.013 | 111 | 0.962 |
| 90 | 1.013 | 112 | 1.000 |
| 91 | 1.000 | 113 | 0.962 |
| 92 | 1.000 | 114 | 1.000 |
| 93 | 1.151 | 115 | 1.013 |
| 94 | 1.013 | 116 | 1.000 |
| 100 | 1.013 | 117 | 1.013 |
| 101 | 1.013 | 118 | 1.000 |
| 102 | 1.000 | 119 | 1.013 |
| 103 | 1.013 | 120 | 1.013 |
| 104 | 1.013 | 121 | 1.013 |
| 105 | 1.000 | 122 | 1.013 |
| 106 | 1.013 | | |

Step (2)

Multiply the result from Step (1) by the appropriate Protection Class/Number of Families rating factor in Table B. Round to the nearest penny.

Table B — Protection Class/Number of Families

| Protection Class | Entire State | |
|------------------|--------------|-----------|
| | 1-4 Units | All Other |
| 1 | 1.000 | 1.000 |
| 2 | 1.000 | 1.000 |
| 3 | 1.000 | 1.000 |
| 4 | 1.000 | 1.000 |
| 5 | 1.095 | 1.095 |
| 6 | 1.095 | 1.095 |
| 7 | 1.248 | 1.248 |
| 8 | 1.248 | 1.248 |
| 1Y-8Y | 1.600 | 1.600 |
| 8B | 1.600 | 1.600 |
| 1X-8X | 1.600 | 1.600 |
| 9 | 1.600 | 1.600 |
| 10 | 1.600 | 1.600 |
| 10W | 1.600 | 1.600 |

* 1 – 4: One to four families or fire resistive.
All Other: All other risks.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Step (3)

Multiply the result from Step (2) by the appropriate Amount of Insurance rating factor from Table C. If the desired amount of insurance is not shown in Table C, use linear interpolation to determine the rating factor for the desired amount of insurance. Round to the nearest penny, then round to the nearest whole dollar.

TABLE C — AMOUNT OF INSURANCE RATING FACTORS
Effective 10-23-11

| Amount of Insurance | All Territories |
|---------------------|-----------------|
| \$4,000* | 0.620 |
| 5,000* | 0.620 |
| 6,000* | 0.620 |
| 7,000* | 0.652 |
| 8,000* | 0.690 |
| 9,000* | 0.740 |
| 10,000* | 0.780 |
| 11,000* | 0.832 |
| 12,000* | 0.873 |
| 13,000* | 0.912 |
| 14,000* | 0.953 |
| 15,000 | 1.000 |
| 16,000 | 1.040 |
| 17,000 | 1.078 |
| 18,000 | 1.120 |
| 19,000 | 1.155 |
| 20,000 | 1.194 |
| 25,000 | 1.335 |
| 30,000 | 1.496 |
| 35,000 | 1.657 |
| 40,000 | 1.803 |
| 45,000 | 1.940 |
| **\$5,000 | 0.121 |

*For Renewal Only.

**Add for each additional \$5,000.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Basic Roof Rating

Effective 10-23-12

| Roof Type | Factor |
|------------------|---------------|
| Roll | 1.15 |
| Tile | 0.95 |
| Slate | 1.00 |
| Wood | 1.15 |
| Metal | 0.95 |
| Gravel/Tar | 1.15 |
| Composite | 1.00 |
| All Other | 1.00 |

Class Rated Townhouses

One - or Two-Family Dwellings:

| Protection Class | Number of Individual Family Units Within a Fire Division* | | |
|------------------------------|--|--------------|--------------|
| | 1 – 2 | 3 – 4 | 5 – 8 |
| 1 – 8 | 1.00 | 1.10 | 1.25 |
| 1Y-8Y, 8B, 1X-8X, 9, 10, 10W | 1.00 | 1.15 | 1.30 |

Three - or Four-Family Dwellings:

| Protection Class | Number of Individual Family Units Within a Fire Division* | |
|------------------------------|--|--------------|
| | 3 – 4 | 5 – 8 |
| 1 – 8 | 1.00 | 1.10 |
| 1Y-8Y, 8B, 1X-8X, 9, 10, 10W | 1.00 | 1.15 |

*Each family unit within a two-, three-, or four-family dwelling unit is considered an individual unit when determining the number of individual family units within a fire division.

Condominium Rental Charge

| Units Rented to Others | Factor |
|-------------------------------|---------------|
| 8 weeks or less | 1.100 |
| More than 8 weeks | 1.350 |

Deductibles

Effective 10-23-13

| Deductible | Up to \$100,000 | \$100000-\$199999 | \$200000-\$499999 | \$500000+ |
|-------------------|------------------------|--------------------------|--------------------------|------------------|
| \$500* | 0.996 | 1.005 | 1.016 | 1.025 |
| 1000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1500 | 0.904 | 0.925 | 0.948 | 0.966 |
| 2500 | 0.758 | 0.804 | 0.861 | 0.907 |
| 5000 | 0.558 | 0.606 | 0.708 | 0.799 |
| 10000 | 0.440 | 0.456 | 0.539 | 0.658 |

*For interim change only. Not applicable for new and renewal business after 10/23/2011.

Better Roof Replacement Effective 10-23-14

Factor **1.064**

Building Additions and Alterations

1. Tenants Policy

The premium for each additional \$1,000 of coverage is developed as follows:

- a. Multiply the Tenants Base Premium (including any adjustments for Insurance to Value, Three- and Four-Family Dwellings, etc.) by the appropriate Territory Rating Factor.
- b. Multiply the result of a. by the appropriate Tenants Protection Class/Number of Families Rating Factor.
- c. Multiply the result of b. by the Tenants Amount of Insurance Rating Factor for "Each Additional \$5,000."
- d. Multiply the result of c. by the appropriate Tenants Deductible Rating Factor.
- e. The additional premium for each \$1,000 of coverage is 20 percent (multiply by 0.20) of the result in d.

2. Condominium Policy

The premium for each additional \$1,000 of coverage is developed as follows:

- a. Multiply the Condominium Base Premium (including any adjustments for Insurance to Value, Three- or Four-Family Dwellings, etc.) by the appropriate Territory Rating Factor.
- b. Multiply the result of a. by the appropriate Condominium Protection Class/Number of Families Rating Factor.
- c. Multiply the result of b. by the Condominium Amount of Insurance Rating Factor for "Each Additional \$5,000."
- d. Multiply the result of c. by the appropriate Condominium Deductible Rating Factor.
- e. The additional premium for each \$1,000 of coverage is 20 percent (multiply by 0.20) of the result of d.

Condominium Special Coverage Endorsement Fire 3013-A

Additional Premium **\$0.20 per \$1000** of combined limits for Coverage B – Loss of Use, Coverage C – Condominium Loss Assessment and Building Additions and Alterations.

Credit Card, Forgery, and Counterfeit Money

| Limit of Liability | Premium |
|--------------------|----------|
| \$1,000 | Included |
| 2,500 | \$3.00 |
| 5,000 | 4.00 |
| 7,500 | 5.00 |
| 10,000 | 6.00 |

For limits in excess of \$10,000, refer to Underwriting.

Dwelling Replacement Cost Plus Option K

| Option | Premium |
|--------|---------|
| 25% | \$10.00 |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

**Earthquake Coverage Option Q - Homeowner
Endorsement H 6015 – Homeowner (excluding Masonry Veneer)
Endorsement Fire 2834 – Condominium, Endorsement Fire 2835 – Tenant
Effective 10-23-14**

| Rate per \$1,000 – 10% Deductible | | | | | | | | |
|--|--|-------|-----|------|-----|------|------|------|
| | | Frame | | | | | | |
| | | Zone | | | | | | |
| | | 1 | 2 | 3* | 4* | 5* | 6* | 7* |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | N/A | N/A | 0.84 | N/A | 0.67 | 0.58 | 0.32 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | N/A | N/A | 0.84 | N/A | 0.67 | 0.58 | 0.32 |
| Tenants Form | (Coverage C – Personal Property) | N/A | N/A | 0.67 | N/A | 0.57 | 0.43 | 0.25 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | N/A | N/A | 0.67 | N/A | 0.36 | 0.32 | 0.24 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | N/A | N/A | 0.67 | N/A | 0.36 | 0.32 | 0.24 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | N/A | N/A | 0.67 | N/A | 0.48 | 0.37 | 0.25 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | N/A | N/A | 0.84 | N/A | 0.67 | 0.58 | 0.32 |
| Loss of Use | (Amount of Increase Only) | N/A | N/A | 0.67 | N/A | 0.48 | 0.37 | 0.25 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | N/A | N/A | 0.84 | N/A | 0.57 | 0.50 | 0.25 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | N/A | N/A | 0.84 | N/A | 0.67 | 0.58 | 0.32 |

| Rate per \$1,000 – 10% Deductible | | | | | | | | |
|--|--|-----------|-----|------|-----|------|------|------|
| | | All Other | | | | | | |
| | | Zone | | | | | | |
| | | 1 | 2 | 3* | 4* | 5* | 6* | 7* |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | N/A | N/A | 0.95 | N/A | 0.77 | 0.62 | 0.37 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | N/A | N/A | 0.95 | N/A | 0.77 | 0.62 | 0.37 |
| Tenants Form | (Coverage C – Personal Property) | N/A | N/A | 0.67 | N/A | 0.57 | 0.57 | 0.28 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | N/A | N/A | 0.67 | N/A | 0.57 | 0.53 | 0.24 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | N/A | N/A | 0.67 | N/A | 0.57 | 0.53 | 0.24 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | N/A | N/A | 0.67 | N/A | 0.57 | 0.57 | 0.28 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | N/A | N/A | 0.95 | N/A | 0.77 | 0.62 | 0.37 |
| Loss of Use | (Amount of Increase Only) | N/A | N/A | 0.67 | N/A | 0.57 | 0.57 | 0.28 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | N/A | N/A | 0.95 | N/A | 0.77 | 0.75 | 0.28 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | N/A | N/A | 0.95 | N/A | 0.77 | 0.62 | 0.37 |

*Minimum deductible is 15% in the following counties: Independence, Lawrence, and Randolph.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Earthquake Coverage Continued

| Rate per \$1,000 – 15% Deductible | | | | | | | | |
|--|--|-------|------|------|------|------|------|------|
| | | Frame | | | | | | |
| | | Zones | | | | | | |
| | | 1 | 2 | 3* | 4 | 5 | 6 | 7 |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | 1.86 | 1.86 | 0.67 | 0.67 | 0.55 | 0.46 | 0.25 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | 1.86 | 1.86 | 0.67 | 0.67 | 0.55 | 0.46 | 0.25 |
| Tenants Form | (Coverage C – Personal Property) | 1.29 | 1.29 | 0.55 | 0.55 | 0.46 | 0.34 | 0.21 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | 1.29 | 1.29 | 0.55 | 0.36 | 0.29 | 0.25 | 0.20 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | 1.29 | 1.29 | 0.55 | 0.36 | 0.29 | 0.25 | 0.20 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | 1.29 | 1.29 | 0.55 | 0.55 | 0.37 | 0.29 | 0.21 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | 1.86 | 1.86 | 0.67 | 0.67 | 0.55 | 0.46 | 0.25 |
| Loss of Use | (Amount of Increase Only) | 1.29 | 1.29 | 0.55 | 0.55 | 0.37 | 0.29 | 0.21 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | 1.86 | 1.86 | 0.67 | 0.55 | 0.45 | 0.40 | 0.21 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | 1.86 | 1.86 | 0.67 | 0.67 | 0.55 | 0.46 | 0.25 |

| Rate per \$1,000 – 15% Deductible | | | | | | | | |
|--|--|-----------|------|------|------|------|------|------|
| | | All Other | | | | | | |
| | | Zones | | | | | | |
| | | 1 | 2 | 3* | 4 | 5 | 6 | 7 |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | 2.29 | 2.29 | 0.75 | 0.75 | 0.63 | 0.48 | 0.29 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | 2.29 | 2.29 | 0.75 | 0.75 | 0.63 | 0.48 | 0.29 |
| Tenants Form | (Coverage C – Personal Property) | 1.29 | 1.29 | 0.55 | 0.55 | 0.46 | 0.46 | 0.24 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | 1.29 | 1.29 | 0.55 | 0.55 | 0.46 | 0.43 | 0.20 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | 1.29 | 1.29 | 0.55 | 0.55 | 0.46 | 0.43 | 0.20 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | 1.29 | 1.29 | 0.55 | 0.55 | 0.46 | 0.46 | 0.24 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | 2.29 | 2.29 | 0.75 | 0.75 | 0.63 | 0.48 | 0.29 |
| Loss of Use | (Amount of Increase Only) | 1.29 | 1.29 | 0.55 | 0.55 | 0.46 | 0.46 | 0.21 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | 2.30 | 2.30 | 0.75 | 0.75 | 0.63 | 0.62 | 0.24 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | 2.29 | 2.29 | 0.75 | 0.75 | 0.63 | 0.48 | 0.29 |

*Minimum deductible in the following counties: Independence, Lawrence, and Randolph.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Earthquake Coverage Continued

| Rate per \$1,000 – 20% Deductible | | | | | | | | |
|--|--|----------------|------|------|------|------|------|------|
| | | Frame Zones | | | | | | |
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | 1.49 | 1.49 | 0.55 | 0.55 | 0.45 | 0.37 | 0.17 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | 1.49 | 1.49 | 0.55 | 0.55 | 0.45 | 0.37 | 0.17 |
| Tenants Form | (Coverage C – Personal Property) | 1.03 | 1.03 | 0.45 | 0.45 | 0.37 | 0.28 | 0.17 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | 1.03 | 1.03 | 0.45 | 0.29 | 0.24 | 0.21 | 0.12 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | 1.03 | 1.03 | 0.45 | 0.29 | 0.24 | 0.21 | 0.12 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | 1.03 | 1.03 | 0.45 | 0.43 | 0.29 | 0.24 | 0.17 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | 1.49 | 1.49 | 0.55 | 0.55 | 0.45 | 0.37 | 0.17 |
| Loss of Use | (Amount of Increase Only) | 1.03 | 1.03 | 0.45 | 0.43 | 0.29 | 0.24 | 0.17 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | 1.49 | 1.49 | 0.55 | 0.43 | 0.36 | 0.32 | 0.17 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | 1.49 | 1.49 | 0.55 | 0.55 | 0.45 | 0.37 | 0.17 |

| Rate per \$1,000 – 20% Deductible | | | | | | | | |
|--|--|--------------------|------|------|------|------|------|------|
| | | All Other Zones | | | | | | |
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | 1.84 | 1.84 | 0.62 | 0.62 | 0.50 | 0.40 | 0.20 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | 1.84 | 1.84 | 0.62 | 0.62 | 0.50 | 0.40 | 0.20 |
| Tenants Form | (Coverage C – Personal Property) | 1.03 | 1.03 | 0.45 | 0.45 | 0.37 | 0.37 | 0.20 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | 1.03 | 1.03 | 0.45 | 0.45 | 0.37 | 0.34 | 0.15 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | 1.03 | 1.03 | 0.45 | 0.45 | 0.37 | 0.34 | 0.15 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | 1.03 | 1.03 | 0.45 | 0.45 | 0.37 | 0.37 | 0.20 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | 1.84 | 1.84 | 0.62 | 0.62 | 0.50 | 0.40 | 0.20 |
| Loss of Use | (Amount of Increase Only) | 1.03 | 1.03 | 0.45 | 0.45 | 0.37 | 0.37 | 0.17 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | 1.84 | 1.84 | 0.62 | 0.62 | 0.50 | 0.48 | 0.20 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | 1.84 | 1.84 | 0.62 | 0.62 | 0.50 | 0.40 | 0.20 |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Earthquake Coverage Continued

| Rate per \$1,000 – 25% Deductible | | | | | | | | |
|--|--|-------|------|------|------|------|------|------|
| | | Frame | | | | | | |
| | | Zones | | | | | | |
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | 1.43 | 1.43 | 0.48 | 0.48 | 0.39 | 0.32 | 0.11 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | 1.43 | 1.43 | 0.48 | 0.48 | 0.39 | 0.32 | 0.11 |
| Tenants Form | (Coverage C – Personal Property) | 0.91 | 0.91 | 0.39 | 0.39 | 0.32 | 0.22 | 0.11 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | 0.91 | 0.91 | 0.39 | 0.23 | 0.19 | 0.14 | 0.07 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | 0.91 | 0.91 | 0.39 | 0.23 | 0.19 | 0.14 | 0.07 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | 0.91 | 0.91 | 0.39 | 0.36 | 0.23 | 0.19 | 0.11 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | 1.43 | 1.43 | 0.48 | 0.48 | 0.39 | 0.32 | 0.11 |
| Loss of Use | (Amount of Increase Only) | 0.97 | 0.97 | 0.39 | 0.36 | 0.23 | 0.19 | 0.11 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | 1.43 | 1.43 | 0.48 | 0.36 | 0.31 | 0.25 | 0.11 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | 1.43 | 1.43 | 0.48 | 0.48 | 0.39 | 0.32 | 0.11 |

| Rate per \$1,000 – 25% Deductible | | | | | | | | |
|--|--|-----------|------|------|------|------|------|------|
| | | All Other | | | | | | |
| | | Zones | | | | | | |
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | 1.78 | 1.78 | 0.56 | 0.56 | 0.44 | 0.34 | 0.13 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | 1.78 | 1.78 | 0.56 | 0.56 | 0.44 | 0.34 | 0.13 |
| Tenants Form | (Coverage C – Personal Property) | 0.97 | 0.97 | 0.43 | 0.43 | 0.32 | 0.32 | 0.13 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | 0.97 | 0.97 | 0.43 | 0.43 | 0.32 | 0.28 | 0.10 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | 0.97 | 0.97 | 0.43 | 0.43 | 0.32 | 0.28 | 0.10 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | 0.97 | 0.97 | 0.43 | 0.43 | 0.32 | 0.32 | 0.13 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | 1.78 | 1.78 | 0.56 | 0.56 | 0.44 | 0.34 | 0.13 |
| Loss of Use | (Amount of Increase Only) | 0.97 | 0.97 | 0.39 | 0.39 | 0.32 | 0.32 | 0.11 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | 1.78 | 1.78 | 0.56 | 0.56 | 0.44 | 0.43 | 0.13 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | 1.78 | 1.78 | 0.56 | 0.56 | 0.44 | 0.34 | 0.13 |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Other Structures – Increased Limits

Effective 10-23-14

Additional limits on specific Other Structures maybe provided at an annual rate per \$1,000 shown below.

| Protection Class | Rate |
|---------------------|--------|
| 1–8 | \$2.70 |
| 1Y-8Y, 8B, 1X-8X, 9 | 4.50 |
| 10, 10W, 11 | 4.50 |

Scheduled Personal Property – Inland Marine Coverages

Endorsement H 6001 – Homeowner

Endorsement Fire 2514 – Tenant and Condominium

Refer to the Inland Marine Portfolio.

NOTE: Minimum premiums do not apply.

Theft Coverage Extension

Endorsement Fire 2515

Additional Annual Premium \$2.00

Watercraft Physical Damage

Endorsement H 6006 – Homeowner

Endorsement Fire 3114 – Tenant and Condominium

The premium is determined in accordance with the rates from the Boatowners Portfolio.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

| | |
|---|-----------|
| General..... | 53 |
| Insufficient Funds | 53 |
| Late Payment Fee | 53 |
| Payment Plans | 53 |
| Additional Rating Components..... | 53 |
| **Base Rate, Territory, Construction, Protection Class and Amount of Insurance Factors..... | 53 |
| Basic Roof Rating..... | 60 |
| **Class Rated Townhouses..... | 60 |
| Condominium Rental Charge | 60 |
| Deductibles | 60 |
| Financial Responsibility | 62 |
| Fire Resistive Construction | 62 |
| Home-Car Discount..... | 62 |
| Home Financial Discount | 62 |
| Minimum Tenant Premium | 63 |
| Multi – Family Dwelling..... | 63 |
| Multi Line Discount..... | 64 |
| Nationwide Associate Discount | 64 |
| Personal Status Discount..... | 64 |
| Prior Insurance Discount | 64 |
| Protective Devices Discount..... | 65 |
| Safe Home Rating Plan..... | 66 |
| Supplemental Heating | 66 |
| Year of Construction/ Home Renovation | 67 |
| Section I - Property | 68 |
| All Risk Coverage Options | 68 |
| Back-up of Sewer or Drain | 69 |
| **Better Roof Replacement | 70 |
| Building Additions and Alterations..... | 70 |
| Condominium Special Coverage..... | 70 |
| Credit Card, Forgery, and Counterfeit Money | 70 |
| Dwelling Replacement Cost Plus | 70 |
| **Earthquake Coverage..... | 71 |
| Extended Replacement Cost..... | 79 |
| Fire Department Service Charge..... | 79 |
| Identity Theft or Identity Fraud Expense..... | 79 |
| Increased Coverage C – Personal Property..... | 79 |
| Increased Coverage D – Loss of Use..... | 79 |
| Increased Special Limits of Liability..... | 80 |
| Loss Assessment Coverage..... | 81 |
| New Construction Theft Coverage | 81 |
| Ordinance or Law Coverage | 81 |
| **Other Structures – Increased Limits | 82 |
| Scheduled Personal Property – Inland Marine Coverages..... | 83 |
| Theft Coverage Extension..... | 83 |
| Watercraft Physical Damage..... | 83 |
| Section II – Coverages – Liability | 68 |
| Exposure | 68 |
| Additional Dwelling Unit Owned | 68 |
| Co-owned Dwelling | 69 |
| Farming Personal Liability | 69 |
| Home Care Liability Exposure | 69 |
| Incidental Occupancies | 69 |
| Personal Injury | 70 |
| Secondary Locations..... | 70 |
| Watercraft Liability..... | 70 |
| General..... | 53 |
| Insufficient Funds | 53 |
| Late Payment Fee | 53 |
| Payment Plans | 53 |
| Additional Rating Components..... | 53 |
| Base Rate, Territory, Construction, Protection Class and Amount of Insurance Factors | 53 |
| Basic Roof Rating..... | 59 |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

| | |
|---|-----------|
| Class-Rated Townhouses | 59 |
| Condominium Rental Charge | 59 |
| Deductibles | 59 |
| Financial Responsibility | 61 |
| Fire-Resistive Construction | 61 |
| Home-Car Discount | 61 |
| Home-Financial Discount | 61 |
| Minimum Tenant Premium | 62 |
| Multi-Family Dwelling | 62 |
| Multi-Line Discount | 63 |
| Nationwide Associate Discount | 63 |
| Personal Status Discount | 63 |
| Prior Insurance Discount | 63 |
| Protective Devices Discount | 64 |
| Safe Home Rating Plan | 65 |
| Supplemental Heating | 65 |
| Year of Construction/ Home Renovation | 66 |
| Section I—Property | 67 |
| All Risk Coverage Options | 67 |
| Back-up of Sewer or Drain | 68 |
| Building Additions and Alterations | 69 |
| Condominium Special Coverage | 69 |
| Credit Card, Forgery, and Counterfeit Money | 69 |
| Dwelling Replacement Cost Plus | 69 |
| Earthquake Coverage** | 70 |
| Extended Replacement Cost | 74 |
| Fire Department Service Charge | 74 |
| Identity Theft or Identity Fraud Expense | 74 |
| Increased Coverage C—Personal Property | 74 |
| Increased Coverage D—Loss of Use | 74 |
| Increased Special Limits of Liability | 75 |
| Loss Assessment Coverage | 76 |
| New Construction Theft Coverage | 76 |
| Ordinance or Law Coverage | 76 |
| Other Structures—Increased Limits | 76 |
| Scheduled Personal Property—Inland Marine Coverages | 77 |
| Theft Coverage Extension | 77 |
| Watercraft Physical Damage | 77 |
| Section II—Coverages—Liability | 68 |
| Exposure | 68 |
| Additional Dwelling Unit Owned | 68 |
| Co-owned Dwelling | 69 |
| Farming Personal Liability | 69 |
| Home Care Liability Exposure | 69 |
| Incidental Occupancies | 69 |
| Personal Injury | 70 |
| Secondary Locations | 70 |
| Watercraft Liability | 70 |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

General

Insufficient Funds
Effective 01-15-10

Fee \$30.00

Late Payment Fee
Effective 08-05-11

Fee \$10.00

Payment Plans
Effective 01-15-10

| Installment Payment Method | Fee |
|---------------------------------|--------|
| Electronic Funds Transfer (EFT) | \$0.00 |
| Other Than EFT | \$5.00 |

Additional Rating Components

Base Rate, Territory, Construction, Protection Class and Amount of Insurance Factors

Homeowner
Effective 10-23-~~13~~14

Step (1)

Multiply the base rate of ~~\$2291.78~~\$2,422.84 by the appropriate Territory rating factor from Table A below. Round to the nearest penny.

TABLE A — TERRITORY RATING FACTORS

| Rating Territory | Factor | Rating Territory | Factor |
|------------------|--------|------------------|--------|
| 79 | 0.972 | 107 | 1.158 |
| 81 | 0.814 | 108 | 1.154 |
| 84 | 0.809 | 109 | 0.794 |
| 85 | 0.948 | 110 | 0.814 |
| 89 | 0.981 | 111 | 0.794 |
| 90 | 0.965 | 112 | 0.794 |
| 91 | 0.965 | 113 | 0.842 |
| 92 | 0.981 | 114 | 0.842 |
| 93 | 1.000 | 115 | 0.939 |
| 94 | 0.891 | 116 | 0.954 |
| 100 | 0.891 | 117 | 0.954 |
| 101 | 1.164 | 118 | 0.943 |
| 102 | 1.164 | 119 | 0.943 |
| 103 | 1.164 | 120 | 0.943 |
| 104 | 1.158 | 121 | 0.939 |
| 105 | 1.158 | 122 | 0.939 |
| 106 | 1.158 | | |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Step (2)

Multiply the result from Step (1) by the appropriate Protection Class/Type of Construction rating factor in Table B. Round to the nearest penny.

Table B — PROTECTION CLASS/ CONSTRUCTION TYPE RATING FACTORS

| Protection Class | Entire State | | |
|------------------|------------------|------------------|------------------|
| | MAS | FRM | MSV |
| 01 | 0.950 | 1.044 | 0.950 |
| 02 | 1.000 | 1.099 | 1.000 |
| 03 | 1.000 | 1.099 | 1.000 |
| 04 | 1.041 | 1.177 | 1.041 |
| 05 | 1.041 | 1.177 | 1.041 |
| 06 | 1.177 | 1.311 | 1.177 |
| 07 | 1.231 | 1.402 | 1.231 |
| 08 | 1.388 | 1.486 | 1.388 |
| 1Y-8Y | 1.416 | 1.573 | 1.416 |
| 8B | 1.416 | 1.573 | 1.416 |
| 1X-8X | 1.416 | 1.573 | 1.416 |
| 09 | 1.416 | 1.573 | 1.416 |
| | 838 | | 838 |
| 10 | 3.097 | 3.794 | 3.097 |
| 10W | 3.097 | 3.794 | 3.097 |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Step (3)

Multiply the result from Step (2) by the appropriate Amount of Insurance rating factor from Table C. If the desired amount of insurance is not shown in Table C, use linear interpolation to determine the rating factor for the desired amount of insurance. Round to the nearest penny, then round to the nearest whole dollar.

**TABLE C —
AMOUNT OF INSURANCE RATING FACTORS**

| Amount of Insurance | All Territories | Amount of Insurance | All Territories |
|---------------------|-----------------|---------------------|-----------------|
| \$5,000 | 0.509 | \$170,000 | 1.515 |
| 10,000 | 0.533 | 180,000 | 1.615 |
| 15,000 | 0.558 | 190,000 | 1.700 |
| 20,000 | 0.580 | 200,000 | 1.770 |
| 25,000 | 0.600 | 210,000 | 1.850 |
| 30,000 | 0.615 | 220,000 | 1.950 |
| 35,000 | 0.635 | 230,000 | 2.030 |
| 40,000 | 0.650 | 240,000 | 2.100 |
| 45,000 | 0.660 | 250,000 | 2.190 |
| 50,000 | 0.670 | 275,000 | 2.450 |
| 55,000 | 0.680 | 300,000 | 2.741 |
| 60,000 | 0.700 | 325,000 | 3.011 |
| 65,000 | 0.735 | 350,000 | 3.263 |
| 70,000 | 0.770 | 375,000 | 3.524 |
| 75,000 | 0.815 | 400,000 | 3.814 |
| 80,000 | 0.855 | 425,000 | 4.109 |
| 85,000 | 0.900 | 450,000 | 4.377 |
| 90,000 | 0.943 | 475,000 | 4.645 |
| 95,000 | 0.972 | 500,000 | 4.913 |
| 100,000 | 1.000 | 550,000 | 5.440 |
| 105,000 | 1.035 | 600,000 | 6.012 |
| 110,000 | 1.068 | 650,000 | 6.543 |
| 115,000 | 1.080 | 700,000 | 7.075 |
| 120,000 | 1.106 | 750,000 | 7.607 |
| 125,000 | 1.155 | 800,000 | 8.139 |
| 130,000 | 1.185 | 850,000 | 8.671 |
| 135,000 | 1.215 | 900,000 | 9.204 |
| 140,000 | 1.260 | 950,000 | 9.737 |
| 145,000 | 1.305 | 1,000,000 | 10.270 |
| 150,000 | 1.350 | | |
| 160,000 | 1.420 | **5,000 | 0.053 |

*Add For Each Additional \$5,000.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Condominium
Effective 10-23-~~13~~14

Step (1)

Multiply the base rate of **\$~~332.47~~327.88** by the appropriate Territory rating factor from Table A below. Round to the nearest penny.

TABLE A — TERRITORY RATING FACTORS

| Rating Territory | Factor | Rating Territory | Factor |
|------------------|--------|------------------|--------|
| 79 | 1.000 | 107 | 1.000 |
| 81 | 1.000 | 108 | 1.000 |
| 84 | 1.000 | 109 | 1.000 |
| 85 | 1.000 | 110 | 1.000 |
| 89 | 1.000 | 111 | 1.000 |
| 90 | 1.000 | 112 | 1.000 |
| 91 | 1.000 | 113 | 1.000 |
| 92 | 1.000 | 114 | 1.000 |
| 93 | 1.000 | 115 | 1.000 |
| 94 | 1.000 | 116 | 1.000 |
| 100 | 1.000 | 117 | 1.000 |
| 101 | 1.000 | 118 | 1.000 |
| 102 | 1.000 | 119 | 1.000 |
| 103 | 1.000 | 120 | 1.000 |
| 104 | 1.000 | 121 | 1.000 |
| 105 | 1.000 | 122 | 1.000 |
| 106 | 1.000 | | |

Step (2)

Multiply the result from Step (1) by the appropriate Protection Class/Number of Families rating factor in Table B. Round to the nearest penny.

Table B — Protection Class/Number of Families

| Protection Class | Entire State | |
|------------------|------------------|------------------|
| | 1-4 Units | All Other |
| 0 1 | 0.950 | 0.950 |
| 0 2 | 1.000 | 1.000 |
| 0 3 | 1.000 | 1.000 |
| 0 4 | 1.000 | 1.000 |
| 0 5 | 1.100 | 1.100 |
| 0 6 | 1.100 | 1.100 |
| 0 7 | 1.100 | 1.100 |
| 0 8 | 1.100 | 1.100 |
| 1Y-8Y | 1.592 | 1.592 |
| 8B | 1.592 | 1.592 |
| 1X-8X | 1.592 | 1.592 |
| 0 9 | 1.592 | 1.592 |
| 10 | 1.592 | 1.592 |
| 10W | 1.592 | 1.592 |

* 1 – 4: One to four families or fire resistive.
All Other: All other risks.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Step (3)

Multiply the result from Step (2) by the appropriate Amount of Insurance rating factor from Table C. If the desired amount of insurance is not shown in Table C, use linear interpolation to determine the rating factor for the desired amount of insurance. Round to the nearest penny, then round to the nearest whole dollar.

TABLE C — AMOUNT OF INSURANCE RATING FACTORS
Effective 10-23-11

| Amount of Insurance | All Territories |
|---------------------|-----------------|
| \$4,000* | 0.471 |
| 5,000* | 0.471 |
| 6,000* | 0.471 |
| 7,000* | 0.500 |
| 8,000* | 0.529 |
| 9,000* | 0.563 |
| 10,000* | 0.592 |
| 11,000* | 0.632 |
| 12,000* | 0.661 |
| 13,000* | 0.690 |
| 14,000* | 0.718 |
| 15,000 | 0.753 |
| 16,000 | 0.787 |
| 17,000 | 0.816 |
| 18,000 | 0.845 |
| 19,000 | 0.868 |
| 20,000 | 0.897 |
| 25,000 | 1.000 |
| 30,000 | 1.121 |
| 35,000 | 1.241 |
| 40,000 | 1.351 |
| 45,000 | 1.448 |
| **\$5,000 | 0.086 |

*For Renewal Only.

** Add for each additional \$5,000.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Tenant
Effective 10-23-~~13~~14

Step (1)

Multiply the base rate of **\$~~200.32~~197.94** by the appropriate Territory rating factor from Table A below. Round to the nearest penny.

TABLE A — TERRITORY RATING FACTORS
Effective 10-01-05

| Rating Territory | Factor | Rating Territory | Factor |
|------------------|--------|------------------|--------|
| 79 | 1.000 | 107 | 1.013 |
| 81 | 1.013 | 108 | 1.013 |
| 84 | 0.962 | 109 | 1.000 |
| 85 | 1.000 | 110 | 1.000 |
| 89 | 1.013 | 111 | 0.962 |
| 90 | 1.013 | 112 | 1.000 |
| 91 | 1.000 | 113 | 0.962 |
| 92 | 1.000 | 114 | 1.000 |
| 93 | 1.151 | 115 | 1.013 |
| 94 | 1.013 | 116 | 1.000 |
| 100 | 1.013 | 117 | 1.013 |
| 101 | 1.013 | 118 | 1.000 |
| 102 | 1.000 | 119 | 1.013 |
| 103 | 1.013 | 120 | 1.013 |
| 104 | 1.013 | 121 | 1.013 |
| 105 | 1.000 | 122 | 1.013 |
| 106 | 1.013 | | |

Step (2)

Multiply the result from Step (1) by the appropriate Protection Class/Number of Families rating factor in Table B. Round to the nearest penny.

Table B — Protection Class/Number of Families

| Protection Class | Entire State | |
|------------------|--------------|--------------|
| | 1-4 Units | All Other |
| 0 1 | 1.000 | 1.000 |
| 0 2 | 1.000 | 1.000 |
| 0 3 | 1.000 | 1.000 |
| 0 4 | 1.000 | 1.000 |
| 0 5 | 1.095 | 1.095 |
| 0 6 | 1.095 | 1.095 |
| 0 7 | 1.248 | 1.248 |
| 0 8 | 1.248 | 1.248 |
| <u>1Y-8Y</u> | <u>1.600</u> | <u>1.600</u> |
| <u>8B</u> | <u>1.600</u> | <u>1.600</u> |
| <u>1X-8X</u> | <u>1.600</u> | <u>1.600</u> |
| 0 9 | 1.600 | 1.600 |
| 10 | 1.600 | 1.600 |
| <u>10W</u> | <u>1.600</u> | <u>1.600</u> |

* 1 – 4: One to four families or fire resistive.
All Other: All other risks.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Step (3)

Multiply the result from Step (2) by the appropriate Amount of Insurance rating factor from Table C. If the desired amount of insurance is not shown in Table C, use linear interpolation to determine the rating factor for the desired amount of insurance. Round to the nearest penny, then round to the nearest whole dollar.

TABLE C — AMOUNT OF INSURANCE RATING FACTORS
Effective 10-23-11

| Amount of Insurance | All Territories |
|---------------------|-----------------|
| \$4,000* | 0.620 |
| 5,000* | 0.620 |
| 6,000* | 0.620 |
| 7,000* | 0.652 |
| 8,000* | 0.690 |
| 9,000* | 0.740 |
| 10,000* | 0.780 |
| 11,000* | 0.832 |
| 12,000* | 0.873 |
| 13,000* | 0.912 |
| 14,000* | 0.953 |
| 15,000 | 1.000 |
| 16,000 | 1.040 |
| 17,000 | 1.078 |
| 18,000 | 1.120 |
| 19,000 | 1.155 |
| 20,000 | 1.194 |
| 25,000 | 1.335 |
| 30,000 | 1.496 |
| 35,000 | 1.657 |
| 40,000 | 1.803 |
| 45,000 | 1.940 |
| **\$5,000 | 0.121 |

*For Renewal Only.

**Add for each additional \$5,000.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Basic Roof Rating

Effective 10-23-12

| Roof Type | Factor |
|------------|--------|
| Roll | 1.15 |
| Tile | 0.95 |
| Slate | 1.00 |
| Wood | 1.15 |
| Metal | 0.95 |
| Gravel/Tar | 1.15 |
| Composite | 1.00 |
| All Other | 1.00 |

Class Rated Townhouses

One - or Two-Family Dwellings:

| Protection Class | Number of Individual Family Units Within a Fire Division* | | |
|--------------------------------------|--|-------|-------|
| | 1 – 2 | 3 – 4 | 5 – 8 |
| 1 – 8 | 1.00 | 1.10 | 1.25 |
| <u>1Y-8Y, 8B, 1X-8X, 9, —10, 10W</u> | 1.00 | 1.15 | 1.30 |

Three - or Four-Family Dwellings:

| Protection Class | Number of Individual Family Units Within a Fire Division* | |
|--------------------------------------|--|-------|
| | 3 – 4 | 5 – 8 |
| 1 – 8 | 1.00 | 1.10 |
| <u>1Y-8Y, 8B, 1X-8X, 9, —10, 10W</u> | 1.00 | 1.15 |

*Each family unit within a two-, three-, or four-family dwelling unit is considered an individual unit when determining the number of individual family units within a fire division.

Condominium Rental Charge

| Units Rented to Others | Factor |
|------------------------|--------|
| 8 weeks or less | 1.100 |
| More than 8 weeks | 1.350 |

Deductibles

Effective 10-23-13

| Deductible | Up to \$100,000 | \$100000-\$199999 | \$200000-\$499999 | \$500000+ |
|------------|-----------------|-------------------|-------------------|-----------|
| \$500* | 0.996 | 1.005 | 1.016 | 1.025 |
| 1000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1500 | 0.904 | 0.925 | 0.948 | 0.966 |
| 2500 | 0.758 | 0.804 | 0.861 | 0.907 |
| 5000 | 0.558 | 0.606 | 0.708 | 0.799 |
| 10000 | 0.440 | 0.456 | 0.539 | 0.658 |

*For interim change only. Not applicable for new and renewal business after 10/23/2011.

Better Roof Replacement
Effective 10-23-14

Factor **1.064**

Building Additions and Alterations

1. Tenants Policy

The premium for each additional \$1,000 of coverage is developed as follows:

- a. Multiply the Tenants Base Premium (including any adjustments for Insurance to Value, Three- and Four-Family Dwellings, etc.) by the appropriate Territory Rating Factor.
- b. Multiply the result of a. by the appropriate Tenants Protection Class/Number of Families Rating Factor.
- c. Multiply the result of b. by the Tenants Amount of Insurance Rating Factor for "Each Additional \$5,000."
- d. Multiply the result of c. by the appropriate Tenants Deductible Rating Factor.
- e. The additional premium for each \$1,000 of coverage is 20 percent (multiply by 0.20) of the result in d.

2. Condominium Policy

The premium for each additional \$1,000 of coverage is developed as follows:

- a. Multiply the Condominium Base Premium (including any adjustments for Insurance to Value, Three- or Four-Family Dwellings, etc.) by the appropriate Territory Rating Factor.
- b. Multiply the result of a. by the appropriate Condominium Protection Class/Number of Families Rating Factor.
- c. Multiply the result of b. by the Condominium Amount of Insurance Rating Factor for "Each Additional \$5,000."
- d. Multiply the result of c. by the appropriate Condominium Deductible Rating Factor.
- e. The additional premium for each \$1,000 of coverage is 20 percent (multiply by 0.20) of the result of d.

Condominium Special Coverage
Endorsement Fire 3013-A

Additional Premium **\$0.20 per \$1000** of combined limits for Coverage B – Loss of Use, Coverage C – Condominium Loss Assessment and Building Additions and Alterations.

Credit Card, Forgery, and Counterfeit Money

| Limit of Liability | Premium |
|--------------------|----------|
| \$1,000 | Included |
| 2,500 | \$3.00 |
| 5,000 | 4.00 |
| 7,500 | 5.00 |
| 10,000 | 6.00 |

For limits in excess of \$10,000, refer to Underwriting.

Dwelling Replacement Cost Plus
Option K

| Option | Premium |
|--------|---------|
| 25% | \$10.00 |

Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement

Earthquake Coverage**

Option Q - Homeowner

Endorsement H 6015 – Homeowner (excluding Masonry Veneer)

Endorsement Fire 2834 – Condominium

Endorsement Fire 2835 – Tenant

Effective 10-23-~~13~~14

| Rate per \$1,000 – 10% Deductible | | | | | | | | |
|--|----------------------------------|----------------|----------------|-----------------|----------------|-----------------|-----------------|-----------------|
| | | Frame | | | | | | |
| | | Zones | | | | | | |
| | | <u>12</u> | <u>3*2</u> | <u>4*3</u> | <u>4</u> | 5* | 6* | 7* |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | <u>N/A/N/A</u> | <u>N/A/N/A</u> | <u>0.840.76</u> | <u>N/A/N/A</u> | <u>0.670.61</u> | <u>0.580.53</u> | <u>0.320.29</u> |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | <u>N/A/N/A</u> | <u>N/A/N/A</u> | <u>0.840.76</u> | <u>N/A/N/A</u> | <u>0.670.61</u> | <u>0.580.53</u> | <u>0.320.29</u> |
| Tenants Form | (Coverage C – Personal Property) | <u>N/A/N/A</u> | <u>N/A/N/A</u> | <u>0.670.61</u> | <u>N/A/N/A</u> | <u>0.570.52</u> | <u>0.430.39</u> | <u>0.250.23</u> |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | <u>N/A/N/A</u> | <u>N/A/N/A</u> | <u>0.670.61</u> | <u>N/A/N/A</u> | <u>0.360.33</u> | <u>0.320.29</u> | <u>0.240.22</u> |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | <u>N/A/N/A</u> | <u>N/A/N/A</u> | <u>0.670.61</u> | <u>N/A/N/A</u> | <u>0.360.33</u> | <u>0.320.29</u> | <u>0.240.22</u> |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | <u>N/A/N/A</u> | <u>N/A/N/A</u> | <u>0.670.61</u> | <u>N/A/N/A</u> | <u>0.480.44</u> | <u>0.370.34</u> | <u>0.250.23</u> |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | <u>N/A/N/A</u> | <u>N/A/N/A</u> | <u>0.840.76</u> | <u>N/A/N/A</u> | <u>0.670.61</u> | <u>0.580.53</u> | <u>0.320.29</u> |
| Loss of Use | (Amount of Increase Only) | <u>N/A/N/A</u> | <u>N/A/N/A</u> | <u>0.670.61</u> | <u>N/A/N/A</u> | <u>0.480.44</u> | <u>0.370.34</u> | <u>0.250.23</u> |
| Additions and Alterations for | (Amount of Increase Only) | <u>N/A/N/A</u> | <u>N/A/N/A</u> | <u>0.840.76</u> | <u>N/A/N/A</u> | <u>0.570.52</u> | <u>0.500.45</u> | <u>0.250.23</u> |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

| | | | | | | | | |
|--|--|----------------|----------------|---------------------|----------------|---------------------|---------------------|---------------------|
| Condominium and Tenants | | | | | | | | |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | N/A | N/A | 0.840.76 | N/A | 0.670.64 | 0.580.53 | 0.320.29 |
| Rate per \$1,000 – 10% Deductible | | | | | | | | |
| | | All Other | | | | | | |
| | | Zone | | | | | | |
| | | 1 | 2 | 3* | 4* | 5* | 6* | 7* |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | N/A | N/A | 0.950.86 | N/A | 0.770.70 | 0.620.56 | 0.370.34 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | N/A | N/A | 0.950.86 | N/A | 0.770.70 | 0.620.56 | 0.370.34 |
| Tenants Form | (Coverage C – Personal Property) | N/A | N/A | 0.670.64 | N/A | 0.570.52 | 0.570.52 | 0.280.25 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | N/A | N/A | 0.670.64 | N/A | 0.570.52 | 0.530.48 | 0.240.22 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | N/A | N/A | 0.670.64 | N/A | 0.570.52 | 0.530.48 | 0.240.22 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | N/A | N/A | 0.670.64 | N/A | 0.570.52 | 0.570.52 | 0.280.25 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | N/A | N/A | 0.950.86 | N/A | 0.770.70 | 0.620.56 | 0.370.34 |
| Loss of Use | (Amount of Increase Only) | N/A | N/A | 0.670.64 | N/A | 0.570.52 | 0.570.52 | 0.280.25 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | N/A | N/A | 0.950.86 | N/A | 0.770.70 | 0.750.68 | 0.280.25 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | N/A | N/A | 0.950.86 | N/A | 0.770.70 | 0.620.56 | 0.370.34 |

*Minimum deductible is 15% in the following counties: Independence, Lawrence, and Randolph.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Earthquake Coverage Continued

| Rate per \$1,000 – 15% Deductible | | | Frame Zones | | | | | | |
|--|--|--|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| | | | 1 | 2 | 3* | 4 | 5 | 6 | 7 |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | | <u>1.86</u> 1.69 | <u>1.86</u> 1.69 | <u>0.67</u> 0.61 | <u>0.67</u> 0.61 | <u>0.55</u> 0.50 | <u>0.46</u> 0.42 | <u>0.25</u> 0.23 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | | <u>1.86</u> 1.69 | <u>1.86</u> 1.69 | <u>0.67</u> 0.61 | <u>0.67</u> 0.61 | <u>0.55</u> 0.50 | <u>0.46</u> 0.42 | <u>0.25</u> 0.23 |
| Tenants Form | (Coverage C – Personal Property) | | <u>1.29</u> 1.17 | <u>1.29</u> 1.17 | <u>0.55</u> 0.50 | <u>0.55</u> 0.50 | <u>0.46</u> 0.42 | <u>0.34</u> 0.31 | <u>0.21</u> 0.19 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | | <u>1.29</u> 1.17 | <u>1.29</u> 1.17 | <u>0.55</u> 0.50 | <u>0.36</u> 0.33 | <u>0.29</u> 0.26 | <u>0.25</u> 0.23 | <u>0.20</u> 0.18 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | | <u>1.29</u> 1.17 | <u>1.29</u> 1.17 | <u>0.55</u> 0.50 | <u>0.36</u> 0.33 | <u>0.29</u> 0.26 | <u>0.25</u> 0.23 | <u>0.20</u> 0.18 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | | <u>1.29</u> 1.17 | <u>1.29</u> 1.17 | <u>0.55</u> 0.50 | <u>0.55</u> 0.50 | <u>0.37</u> 0.34 | <u>0.29</u> 0.26 | <u>0.21</u> 0.19 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | | <u>1.86</u> 1.69 | <u>1.86</u> 1.69 | <u>0.67</u> 0.61 | <u>0.67</u> 0.61 | <u>0.55</u> 0.50 | <u>0.46</u> 0.42 | <u>0.25</u> 0.23 |
| Loss of Use | (Amount of Increase Only) | | <u>1.29</u> 1.17 | <u>1.29</u> 1.17 | <u>0.55</u> 0.50 | <u>0.55</u> 0.50 | <u>0.37</u> 0.34 | <u>0.29</u> 0.26 | <u>0.21</u> 0.19 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | | <u>1.86</u> 1.69 | <u>1.86</u> 1.69 | <u>0.67</u> 0.61 | <u>0.55</u> 0.50 | <u>0.45</u> 0.41 | <u>0.40</u> 0.36 | <u>0.21</u> 0.19 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | | <u>1.86</u> 1.69 | <u>1.86</u> 1.69 | <u>0.67</u> 0.61 | <u>0.67</u> 0.61 | <u>0.55</u> 0.50 | <u>0.46</u> 0.42 | <u>0.25</u> 0.23 |

| Rate per \$1,000 – 15% Deductible | | | All Other Zones | | | | | | |
|--|----------------------------------|--|--------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | | 1 | 2 | 3* | 4 | 5 | 6 | 7 |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | | <u>2.292-08</u> | <u>2.292-08</u> | <u>0.750-68</u> | <u>0.750-68</u> | <u>0.630-57</u> | <u>0.480-44</u> | <u>0.290-26</u> |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | | <u>2.292-08</u> | <u>2.292-08</u> | <u>0.750-68</u> | <u>0.750-68</u> | <u>0.630-57</u> | <u>0.480-44</u> | <u>0.290-26</u> |
| Tenants Form | (Coverage C – Personal Property) | | <u>1.294-17</u> | <u>1.294-17</u> | <u>0.550-50</u> | <u>0.550-50</u> | <u>0.460-42</u> | <u>0.460-42</u> | <u>0.240-22</u> |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | | <u>1.294-17</u> | <u>1.294-17</u> | <u>0.550-50</u> | <u>0.550-50</u> | <u>0.460-42</u> | <u>0.430-39</u> | <u>0.200-18</u> |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | | <u>1.294-17</u> | <u>1.294-17</u> | <u>0.550-50</u> | <u>0.550-50</u> | <u>0.460-42</u> | <u>0.430-39</u> | <u>0.200-18</u> |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – | (Amount of Increase Only) | | <u>1.294-17</u> | <u>1.294-17</u> | <u>0.550-50</u> | <u>0.550-50</u> | <u>0.460-42</u> | <u>0.460-42</u> | <u>0.240-22</u> |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

| | | | | | | | | |
|--|--|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Personal Property Limit, or Incidental Occupancy | | | | | | | | |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | 2.292-08 | 2.292-08 | 0.750-68 | 0.750-68 | 0.630-57 | 0.480-44 | 0.290-26 |
| Loss of Use | (Amount of Increase Only) | 1.294-17 | 1.294-17 | 0.550-50 | 0.550-50 | 0.460-42 | 0.460-42 | 0.210-19 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | 2.302-09 | 2.302-09 | 0.750-68 | 0.750-68 | 0.630-57 | 0.620-56 | 0.240-22 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | 2.292-08 | 2.292-08 | 0.750-68 | 0.750-68 | 0.630-57 | 0.480-44 | 0.290-26 |

*Minimum deductible in the following counties: Independence, Lawrence, and Randolph.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Earthquake Coverage Continued

| Rate per \$1,000 – 20% Deductible | | | | | | | | | |
|--|--|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | | Frame | | | | | | |
| | | | Zones | | | | | | |
| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | | <u>1.49</u> | <u>1.49</u> | <u>0.55</u> | <u>0.55</u> | <u>0.45</u> | <u>0.37</u> | <u>0.17</u> |
| | | | 1.35 | 1.35 | 0.50 | 0.50 | 0.41 | 0.34 | 0.15 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | | <u>1.49</u> | <u>1.49</u> | <u>0.55</u> | <u>0.55</u> | <u>0.45</u> | <u>0.37</u> | <u>0.17</u> |
| | | | 1.35 | 1.35 | 0.50 | 0.50 | 0.41 | 0.34 | 0.15 |
| Tenants Form | (Coverage C – Personal Property) | | <u>1.03</u> | <u>1.03</u> | <u>0.45</u> | <u>0.45</u> | <u>0.37</u> | <u>0.28</u> | <u>0.17</u> |
| | | | 0.94 | 0.94 | 0.44 | 0.44 | 0.34 | 0.25 | 0.15 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | | <u>1.03</u> | <u>1.03</u> | <u>0.45</u> | <u>0.29</u> | <u>0.24</u> | <u>0.21</u> | <u>0.12</u> |
| | | | 0.94 | 0.94 | 0.44 | 0.26 | 0.22 | 0.19 | 0.11 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | | <u>1.03</u> | <u>1.03</u> | <u>0.45</u> | <u>0.29</u> | <u>0.24</u> | <u>0.21</u> | <u>0.12</u> |
| | | | 0.94 | 0.94 | 0.44 | 0.26 | 0.22 | 0.19 | 0.11 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | | <u>1.03</u> | <u>1.03</u> | <u>0.45</u> | <u>0.43</u> | <u>0.29</u> | <u>0.24</u> | <u>0.17</u> |
| | | | 0.94 | 0.94 | 0.44 | 0.39 | 0.26 | 0.22 | 0.15 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | | <u>1.49</u> | <u>1.49</u> | <u>0.55</u> | <u>0.55</u> | <u>0.45</u> | <u>0.37</u> | <u>0.17</u> |
| | | | 1.35 | 1.35 | 0.50 | 0.50 | 0.41 | 0.34 | 0.15 |
| Loss of Use | (Amount of Increase Only) | | <u>1.03</u> | <u>1.03</u> | <u>0.45</u> | <u>0.43</u> | <u>0.29</u> | <u>0.24</u> | <u>0.17</u> |
| | | | 0.94 | 0.94 | 0.44 | 0.39 | 0.26 | 0.22 | 0.15 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | | <u>1.49</u> | <u>1.49</u> | <u>0.55</u> | <u>0.43</u> | <u>0.36</u> | <u>0.32</u> | <u>0.17</u> |
| | | | 1.35 | 1.35 | 0.50 | 0.39 | 0.33 | 0.29 | 0.15 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | | <u>1.49</u> | <u>1.49</u> | <u>0.55</u> | <u>0.55</u> | <u>0.45</u> | <u>0.37</u> | <u>0.17</u> |
| | | | 1.35 | 1.35 | 0.50 | 0.50 | 0.41 | 0.34 | 0.15 |

| Rate per \$1,000 – 20% Deductible | | | | | | | | | |
|--|----------------------------------|----------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| | | | All Other | | | | | | |
| | | | Zones | | | | | | |
| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | | <u>1.84</u> 1.67 | <u>1.84</u> 1.67 | <u>0.62</u> 0.56 | <u>0.62</u> 0.56 | <u>0.50</u> 0.45 | <u>0.40</u> 0.36 | <u>0.20</u> 0.18 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | | <u>1.84</u> 1.67 | <u>1.84</u> 1.67 | <u>0.62</u> 0.56 | <u>0.62</u> 0.56 | <u>0.50</u> 0.45 | <u>0.40</u> 0.36 | <u>0.20</u> 0.18 |
| | Tenants Form | (Coverage C – Personal Property) | <u>1.03</u> 0.94 | <u>1.03</u> 0.94 | <u>0.45</u> 0.44 | <u>0.45</u> 0.44 | <u>0.37</u> 0.34 | <u>0.37</u> 0.34 | <u>0.20</u> 0.18 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | | <u>1.03</u> 0.94 | <u>1.03</u> 0.94 | <u>0.45</u> 0.44 | <u>0.45</u> 0.44 | <u>0.37</u> 0.34 | <u>0.34</u> 0.34 | <u>0.15</u> 0.14 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | | <u>1.03</u> 0.94 | <u>1.03</u> 0.94 | <u>0.45</u> 0.44 | <u>0.45</u> 0.44 | <u>0.37</u> 0.34 | <u>0.34</u> 0.34 | <u>0.15</u> 0.14 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | | <u>1.03</u> 0.94 | <u>1.03</u> 0.94 | <u>0.45</u> 0.44 | <u>0.45</u> 0.44 | <u>0.37</u> 0.34 | <u>0.37</u> 0.34 | <u>0.20</u> 0.18 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | | <u>1.84</u> 1.67 | <u>1.84</u> 1.67 | <u>0.62</u> 0.56 | <u>0.62</u> 0.56 | <u>0.50</u> 0.45 | <u>0.40</u> 0.36 | <u>0.20</u> 0.18 |
| | Loss of Use | (Amount of Increase Only) | <u>1.03</u> 0.94 | <u>1.03</u> 0.94 | <u>0.45</u> 0.44 | <u>0.45</u> 0.44 | <u>0.37</u> 0.34 | <u>0.37</u> 0.34 | <u>0.17</u> 0.15 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | | <u>1.84</u> 1.67 | <u>1.84</u> 1.67 | <u>0.62</u> 0.56 | <u>0.62</u> 0.56 | <u>0.50</u> 0.45 | <u>0.48</u> 0.45 | <u>0.20</u> 0.18 |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

| | | | | | | | | |
|--|--|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| | | 1.67 | 1.67 | 0.56 | 0.56 | 0.45 | 0.44 | 0.18 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | <u>1.84</u> 1.67 | <u>1.84</u> 1.67 | <u>0.62</u> 0.56 | <u>0.62</u> 0.56 | <u>0.50</u> 0.45 | <u>0.40</u> 0.36 | <u>0.20</u> 0.18 |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Earthquake Coverage Continued

| Rate per \$1,000 – 25% Deductible | | | | | | | | | |
|--|--|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | | Frame | | | | | | |
| | | | Zones | | | | | | |
| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | | <u>1.43</u> | <u>1.43</u> | <u>0.48</u> | <u>0.48</u> | <u>0.39</u> | <u>0.32</u> | <u>0.11</u> |
| | | | 1.30 | 1.30 | 0.44 | 0.44 | 0.35 | 0.29 | 0.10 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | | <u>1.43</u> | <u>1.43</u> | <u>0.48</u> | <u>0.48</u> | <u>0.39</u> | <u>0.32</u> | <u>0.11</u> |
| | | | 1.30 | 1.30 | 0.44 | 0.44 | 0.35 | 0.29 | 0.10 |
| Tenants Form | (Coverage C – Personal Property) | | <u>0.91</u> | <u>0.91</u> | <u>0.39</u> | <u>0.39</u> | <u>0.32</u> | <u>0.22</u> | <u>0.11</u> |
| | | | 0.83 | 0.83 | 0.35 | 0.35 | 0.29 | 0.20 | 0.10 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | | <u>0.91</u> | <u>0.91</u> | <u>0.39</u> | <u>0.23</u> | <u>0.19</u> | <u>0.14</u> | <u>0.07</u> |
| | | | 0.83 | 0.83 | 0.35 | 0.21 | 0.17 | 0.13 | 0.06 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | | <u>0.91</u> | <u>0.91</u> | <u>0.39</u> | <u>0.23</u> | <u>0.19</u> | <u>0.14</u> | <u>0.07</u> |
| | | | 0.83 | 0.83 | 0.35 | 0.21 | 0.17 | 0.13 | 0.06 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | | <u>0.91</u> | <u>0.91</u> | <u>0.39</u> | <u>0.36</u> | <u>0.23</u> | <u>0.19</u> | <u>0.11</u> |
| | | | 0.83 | 0.83 | 0.35 | 0.33 | 0.21 | 0.17 | 0.10 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | | <u>1.43</u> | <u>1.43</u> | <u>0.48</u> | <u>0.48</u> | <u>0.39</u> | <u>0.32</u> | <u>0.11</u> |
| | | | 1.30 | 1.30 | 0.44 | 0.44 | 0.35 | 0.29 | 0.10 |
| Loss of Use | (Amount of Increase Only) | | <u>0.97</u> | <u>0.97</u> | <u>0.39</u> | <u>0.36</u> | <u>0.23</u> | <u>0.19</u> | <u>0.11</u> |
| | | | 0.88 | 0.88 | 0.35 | 0.33 | 0.21 | 0.17 | 0.10 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | | <u>1.43</u> | <u>1.43</u> | <u>0.48</u> | <u>0.36</u> | <u>0.31</u> | <u>0.25</u> | <u>0.11</u> |
| | | | 1.30 | 1.30 | 0.44 | 0.33 | 0.28 | 0.23 | 0.10 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | | <u>1.43</u> | <u>1.43</u> | <u>0.48</u> | <u>0.48</u> | <u>0.39</u> | <u>0.32</u> | <u>0.11</u> |
| | | | 1.30 | 1.30 | 0.44 | 0.44 | 0.35 | 0.29 | 0.10 |

| Rate per \$1,000 – 25% Deductible | | | | | | | | | |
|--|----------------------------------|----------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | | All Other | | | | | | |
| | | | Zones | | | | | | |
| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | | <u>1.78</u> | <u>1.78</u> | <u>0.56</u> | <u>0.56</u> | <u>0.44</u> | <u>0.34</u> | <u>0.13</u> |
| | | | 1.62 | 1.62 | 0.51 | 0.51 | 0.40 | 0.31 | 0.12 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | | <u>1.78</u> | <u>1.78</u> | <u>0.56</u> | <u>0.56</u> | <u>0.44</u> | <u>0.34</u> | <u>0.13</u> |
| | | | 1.62 | 1.62 | 0.51 | 0.51 | 0.40 | 0.31 | 0.12 |
| | Tenants Form | (Coverage C – Personal Property) | <u>0.97</u> | <u>0.97</u> | <u>0.43</u> | <u>0.43</u> | <u>0.32</u> | <u>0.32</u> | <u>0.13</u> |
| | | | 0.88 | 0.88 | 0.39 | 0.39 | 0.29 | 0.29 | 0.12 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | | <u>0.97</u> | <u>0.97</u> | <u>0.43</u> | <u>0.43</u> | <u>0.32</u> | <u>0.28</u> | <u>0.10</u> |
| | | | 0.88 | 0.88 | 0.39 | 0.39 | 0.29 | 0.25 | 0.09 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | | <u>0.97</u> | <u>0.97</u> | <u>0.43</u> | <u>0.43</u> | <u>0.32</u> | <u>0.28</u> | <u>0.10</u> |
| | | | 0.88 | 0.88 | 0.39 | 0.39 | 0.29 | 0.25 | 0.09 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | | <u>0.97</u> | <u>0.97</u> | <u>0.43</u> | <u>0.43</u> | <u>0.32</u> | <u>0.32</u> | <u>0.13</u> |
| | | | 0.88 | 0.88 | 0.39 | 0.39 | 0.29 | 0.29 | 0.12 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | | <u>1.78</u> | <u>1.78</u> | <u>0.56</u> | <u>0.56</u> | <u>0.44</u> | <u>0.34</u> | <u>0.13</u> |
| | | | 1.62 | 1.62 | 0.51 | 0.51 | 0.40 | 0.31 | 0.12 |
| | Loss of Use | (Amount of Increase Only) | <u>0.97</u> | <u>0.97</u> | <u>0.39</u> | <u>0.39</u> | <u>0.32</u> | <u>0.32</u> | <u>0.11</u> |
| | | | 0.88 | 0.88 | 0.35 | 0.35 | 0.29 | 0.29 | 0.10 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | | <u>1.78</u> | <u>1.78</u> | <u>0.56</u> | <u>0.56</u> | <u>0.44</u> | <u>0.43</u> | <u>0.13</u> |
| | | | 1.62 | 1.62 | 0.51 | 0.51 | 0.40 | 0.39 | 0.12 |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

| | | | | | | | | | |
|--|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | | 1.62 | 1.62 | 0.51 | 0.51 | 0.40 | 0.39 | 0.12 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | 1.78 | 1.78 | 0.56 | 0.56 | 0.44 | 0.34 | 0.13 | 0.12 |
| | | 1.62 | 1.62 | 0.51 | 0.51 | 0.40 | 0.31 | 0.12 | |

Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement

Other Structures – Increased Limits

Effective 10-23-14

Additional limits on specific Other Structures maybe provided at an annual rate per \$1,000 shown below.

| Protection Class | Rate |
|----------------------------|-------------|
| 1-8 | \$2.70 |
| <u>1Y-8Y, 8B, 1X-8X, 9</u> | <u>4.50</u> |
| <u>910, 10W, -11</u> | 4.50 |

**Nationwide Mutual Fire Insurance Company
Homeowner General Rules**

| | |
|---|-----------|
| General | 3 |
| Policy Forms | 3 |
| Mandatory Coverages and Limits..... | 3 |
| Additional Amount or Coverages..... | 4 |
| Additional Insured | 4 |
| Cancellation | 4 |
| Identification of Premises | 4 |
| Incidental Occupancy..... | 5 |
| Insufficient Funds..... | 5 |
| Late Payment Fee..... | 5 |
| Other Insurance | 5 |
| Payment Plans | 5 |
| Policy Period | 5 |
| Premium Revisions | 6 |
| Premium Rounding Rule | 6 |
| Restriction of Individual Policies..... | 6 |
| Seasonal Dwellings..... | 6 |
| Territory Definitions..... | 9 |
| **Protection Classification Information/ Construction Type | 13 |
| Additional Rating Components | 15 |
| Basic Roof Rating..... | 15 |
| Class Rated Townhouses | 15 |
| Condominium Rental Charge | 15 |
| Deductibles | 15 |
| Financial Responsibility..... | 16 |
| Fire Resistive Construction Credit..... | 17 |
| Home-Car Discount..... | 17 |
| Home Financial Discount | 17 |
| Insurance to Value Base Premium Adjustment | 17 |
| Multi-Family Dwelling | 18 |
| Nationwide Associate Discount | 18 |
| Personal Status Discount..... | 18 |
| Prior Insurance Discount..... | 19 |
| Protective Devices Discount..... | 19 |
| Safe Home Rating Plan..... | 19 |
| Supplemental Heating..... | 20 |
| Year of Construction/ Home Renovation | 20 |
| Section I Coverages – Property | 22 |
| All Risk Coverage Options | 22 |
| Back-up of Sewer or Drain | 22 |
| ***Better Roof Replacement..... | 23 |
| Building Additions and Alterations..... | 23 |
| Condominium Special Coverage..... | 23 |
| Credit Card, Forgery, and Counterfeit Money | 23 |
| Dwelling Replacement Cost Plus | 24 |
| Earthquake Coverage | 25 |
| Engaged Couples..... | 25 |
| Extended Replacement Cost..... | 26 |
| Fire Department Service Charge..... | 27 |
| Home Care Liability Exposure | 27 |
| Identity Theft or Identity Fraud Expense..... | 27 |
| Incidental Occupancies Exposure | 27 |
| Increased Coverage C – Personal Property | 28 |
| Increased Coverage D – Loss of Use..... | 28 |
| Increased Special Limits of Liability..... | 28 |
| Loss Assessment Coverage..... | 29 |
| New Construction Theft Coverage | 29 |
| Ordinance Or Law Coverage..... | 29 |
| Other Structures – Increased Limits | 29 |
| Scheduled Personal Property – Inland Marine Coverages..... | 30 |
| Special Coverage Provisions | 30 |
| Accidental Death of Insured on Described Premises | 30 |
| Consequential Loss | 30 |
| Lock Replacement | 30 |

**Nationwide Mutual Fire Insurance Company
Homeowner General Rules**

| | |
|--|-----------|
| Refrigerated Property..... | 30 |
| Theft Coverage Extension..... | 31 |
| Watercraft Physical Damage..... | 31 |
| Section II – Coverages – Liability | 31 |
| Exposure..... | 31 |
| Additional Dwelling Unit Owned | 31 |
| Co-owned Dwelling | 31 |
| Farm Liability Coverage | 31 |
| Home Care Liability Exposure..... | 32 |
| Incidental Occupancies | 32 |
| Personal Injury | 32 |
| Secondary Locations..... | 32 |
| Watercraft Liability..... | 32 |
| General | 3 |
| Policy Forms | 3 |
| Mandatory Coverages and Limits..... | 3 |
| Additional Amount or Coverages..... | 4 |
| Additional Insured | 4 |
| Cancellation | 4 |
| Identification of Premises | 4 |
| Incidental Occupancy..... | 5 |
| Insufficient Funds | 5 |
| Late Payment Fee..... | 5 |
| Other Insurance | 5 |
| Payment Plans..... | 5 |
| Policy Period | 5 |
| Premium Revisions | 6 |
| Premium Rounding Rule | 6 |
| Restriction of Individual Policies..... | 6 |
| Seasonal Dwellings..... | 6 |
| Territory Definitions..... | 9 |
| Protection Classification Information/ Construction Type..... | 13 |
| Additional Rating Components | 14 |
| Basic Roof Rating..... | 14 |
| Class Rated Townhouses | 14 |
| Condominium Rental Charge | 14 |
| Deductibles | 14 |
| Financial Responsibility..... | 15 |
| Fire Resistive Construction Credit..... | 16 |
| Home Car Discount..... | 16 |
| Home Financial Discount | 16 |
| Insurance to Value Base Premium Adjustment | 16 |
| Multi Family Dwelling | 17 |
| Nationwide Associate Discount | 17 |
| Personal Status Discount | 17 |
| Prior Insurance Discount | 18 |
| Protective Devices Discount..... | 18 |
| Safe Home Rating Plan..... | 18 |
| Supplemental Heating..... | 19 |
| Year of Construction/ Home Renovation..... | 19 |
| Section I Coverages – Property | 21 |
| All Risk Coverage Options | 21 |
| Back-up of Sewer or Drain | 21 |
| Building Additions and Alterations..... | 22 |
| Condominium Special Coverage | 22 |
| Credit Card Forgery and Counterfeit Money | 22 |
| Dwelling Replacement Cost Plus | 22 |
| Earthquake Coverage | 23 |
| Engaged Couples..... | 23 |
| Extended Replacement Cost..... | 24 |
| Fire Department Service Charge..... | 25 |
| Home Care Liability Exposure..... | 25 |
| Identity Theft or Identity Fraud Expense..... | 25 |
| Incidental Occupancies Exposure..... | 25 |

**Nationwide Mutual Fire Insurance Company
Homeowner General Rules**

| | |
|--|-----------|
| <u>Increased Coverage C — Personal Property</u> | 26 |
| <u>Increased Coverage D — Loss of Use</u> | 26 |
| <u>Increased Special Limits of Liability</u> | 26 |
| <u>Loss Assessment Coverage</u> | 27 |
| <u>New Construction Theft Coverage</u> | 27 |
| <u>Ordinance Or Law Coverage</u> | 27 |
| <u>Other Structures — Increased Limits</u> | 27 |
| <u>Scheduled Personal Property — Inland Marine Coverages</u> | 28 |
| <u>Special Coverage Provisions</u> | 28 |
| <u>Accidental Death of Insured on Described Premises</u> | 28 |
| <u>Consequential Loss</u> | 28 |
| <u>Lock Replacement</u> | 28 |
| <u>Refrigerated Property</u> | 28 |
| <u>Theft Coverage Extension</u> | 29 |
| <u>Watercraft Physical Damage</u> | 29 |
| <u>Section II — Coverages — Liability</u> | 34 |
| <u>Exposure</u> | 34 |
| <u>Additional Dwelling Unit Owned</u> | 34 |
| <u>Co-owned Dwelling</u> | 34 |
| <u>Farm Liability Coverage</u> | 34 |
| <u>Home Care Liability Exposure</u> | 32 |
| <u>Incidental Occupancies</u> | 32 |
| <u>Personal Injury</u> | 32 |
| <u>Secondary Locations</u> | 32 |
| <u>Watercraft Liability</u> | 32 |

**Nationwide Mutual Fire Insurance Company
Homeowner General Rules**

COVERAGES

SECTION I

Dwelling
Homeowner

Other Structures
Homeowner 10% of Dwelling

Personal Property
Homeowner* 55% of Dwelling
Tenant
Condominium*

*NOTE: 10% of amount shown, but not less than \$1,000 applies to personal property away from the premises. Entire amount shown applies while in transit to or in a newly acquired principal residence for up to 30 days.

Loss of Use
Homeowner 100% of Dwelling
Tenant 20% of Personal Property
Condominium 100% of Personal Property

Condominium Loss Assessment
Condominium ~~Minimum~~ Minimum \$1,000

SECTION II

Personal Liability \$100,000

Medical Payments to Others \$1,000

Additional Amount or Coverages

Amounts of insurance may be increased or additional coverages may be added after the inception date of the policy by attaching the required endorsements. Unless otherwise specifically provided, compute additional premium on a prorate basis using the following formula:

$$\frac{\text{No. of Days to Expiration}}{365} \times \text{rate (or premium)} = \text{prorate rate (or premium) to be used.}$$

Additional Insured

- a. Church Parsonages – For such eligible dwellings, the Minister should be designated the Insured and the Church as an Additional Insured on the Declarations.
- b. Joint Owner, Non-Occupant – Such eligible Insureds must be designated. Additional Insureds on the Declarations.

Cancellation

It is not permissible to cancel any of the basic coverages in the policy unless the entire policy is cancelled.

In the event of cancellation by either the insured or the insurer, the return premium will be computed on a pro rata basis.

Identification of Premises

Where there are multiple residences at the same address, the location of the covered premises must be identified on the Declarations by the apartment number, the condominium unit number, or other positive identification.

Protection Classification Information/ Construction Type

Protection Classification

Insurance Services Office (ISO) establishes general classifications applying to all areas within limits of municipalities and recognized boundaries of protected area fire districts, protected unincorporated communities and rural areas.

1. Use the Protection Classification Listing shown in the ISO Community Mitigation Classification Manual.

A classified area means that area or fire department is listed in the ISO Community Mitigation Classification Manual.

2. Inside Classified Area

Inside city limits or within the limits of recognized fire districts.

a. Dwellings located within the corporate limits of the municipality or established boundaries of a fire district will be accorded the rating classification of the municipality or district as established.

b. In a classified area where one or more classifications are indicated (e.g. 6/9) the first class shown applies to properties within five road miles of a responding fire department and within 1,000 feet of a fire hydrant.

c. In a classified area where two or more classifications are indicated (e.g. 6/9) the second class shown applies to properties within five road miles of a responding fire department but beyond 1,000 feet of a fire hydrant.

d. Protection Class 10 applies to properties that are beyond five road miles of a responding fire department.

3. Outside Classified Area (Unprotected)

Dwellings for which protection credit is not provided under the rules above shall rate as Class 10.

Protection Classification

Insurance Services Office (ISO) establishes general classifications applying to all areas within limits of municipalities and recognized boundaries of protected area fire districts, protected unincorporated communities and rural areas.

The public protection classification listings range from 1 to 10, listings with 1 representing the best protection available and 9 representing only minimum protection. Areas with a listing of class 10 and areas not listed have no recognized public protection.

These classifications are assigned based on the fire protection district in which the risk is located.

To rate each risk, determine the protection class from the ISO Community Mitigation Classification Manual:

| | | |
|---------------------------------|---|--|
| <u>SINGLE PROTECTION CLASS:</u> | Use the Protection Class listed in the PPC pages. | |
| <u>SPLIT PROTECTION CLASS:</u> | <u>MILES FROM FIRE STATION</u> | <u>PROTECTION CLASS</u> |
| | <u>FEET FROM HYDRANT</u> | |
| | <u>WITHIN 5 MILES</u> | The 1 st listed numeric classification designator applies (e.g. 6/6X, 6/6Y, or 6/10, use Class 6). |
| | <u>WITHIN 1000 FEET</u> | |
| | <u>WITHIN 5 MILES</u> | The 2 nd listed classification designator associated with #X or #Y applies (e.g. for 6/6X, use 6X, for 6/6Y, use Class 6Y). |
| | <u>OVER 1000 FEET</u> | |
| | <u>OVER 5 BUT LESS THAN 7 ROAD MILES AND WITH A CREDIBLE WATER SOURCE WITHIN 1000'.</u> | Classification 10W applies. |

Class 10 applies to all areas not listed.

NOTE: The Declarations will display the distance, in miles, from the primary responding fire department as indicated on the policy.

Better Roof Replacement Endorsement H 6193

HOMEOWNER POLICIES ONLY.

For purposes of this rule, this coverage allows for upgrading a roof to fortified standards upon a roof replacement claim on Coverage A – Dwelling and Coverage B – Other Structures. If an event results in a recommendation by the Claims Organization to replace the roof, coverage will be provided to pay the difference between a standard roof replacement and one replaced with these fortified standards:

- Re-nail existing roof deck using 8d ring shank nails placed at maximum 6" on-center spacing for edge and field nailing.
- Self adhering polymer modified bitumen flashing tape at least 4-inches wide applied directly to the roof deck to seal horizontal and vertical joints in the roof deck.
- The specific underlayment should be a code compliant 30# ASTM D226, Type II underlayment. This is a high quality, 30 pound felt paper.
- The shingle will have two standards, one for wind and one for impact resistance (hail). The wind standard should be an ASTM D3161 (Class F) or ASTM D7158(Class G or H). The impact resistance standard should be a UL2218 Class 4.

Policies with wind/hail coverage excluded are not eligible to purchase this endorsement.

Refer to the Rate Supplement.

Building Additions and Alterations

TENANT

A limit of 10% of Coverage C – Personal Property is included in the base premium for Tenant policies. This coverage may be increased.

Refer to the Rate Supplement.

CONDOMINIUM

A limit of 20% of Coverage C – Personal Property (subject to a \$1,000 minimum) is included in the base premium for Condominium policies. This coverage may be increased.

Refer to the Rate Supplement.

Condominium Special Coverage Endorsement Fire 3013-A

CONDOMINIUM POLICY ONLY.

This endorsement provides all risk type coverage on Coverage B — Loss of Use, Coverage C — Condominium Loss Assessment and Building Additions and Alterations.

Refer to Rate Supplement.

Credit Card, Forgery, and Counterfeit Money

A limit of \$1,000 is included in the base premium for all policies. This limit may be increased.

Coverage for Electronic Fund Transfer cards is included for Homeowner and Condominium policies.

NOTE: The limit selected for this coverage will display in the "Other Coverages Applicable" section of the Declarations.

Refer to the Rate Supplement.

**Nationwide Mutual Fire Insurance Company
Homeowner General Rules**

| | |
|---|-----------|
| General | 3 |
| Policy Forms | 3 |
| Mandatory Coverages and Limits..... | 3 |
| Additional Amount or Coverages..... | 4 |
| Additional Insured | 4 |
| Cancellation | 4 |
| Identification of Premises | 4 |
| Incidental Occupancy..... | 5 |
| Insufficient Funds | 5 |
| Late Payment Fee..... | 5 |
| Other Insurance | 5 |
| Payment Plans | 5 |
| Policy Period | 5 |
| Premium Revisions | 6 |
| Premium Rounding Rule | 6 |
| Restriction of Individual Policies..... | 6 |
| Seasonal Dwellings..... | 6 |
| Territory Definitions..... | 9 |
| **Protection Classification Information/ Construction Type | 13 |
| Additional Rating Components | 14 |
| Basic Roof Rating..... | 14 |
| Class Rated Townhouses | 14 |
| Condominium Rental Charge | 14 |
| Deductibles | 14 |
| Financial Responsibility..... | 15 |
| Fire Resistive Construction Credit..... | 16 |
| Home-Car Discount..... | 16 |
| Home Financial Discount | 16 |
| Insurance to Value Base Premium Adjustment | 16 |
| Multi-Family Dwelling | 17 |
| Nationwide Associate Discount | 17 |
| Personal Status Discount | 17 |
| Prior Insurance Discount | 18 |
| Protective Devices Discount..... | 18 |
| Safe Home Rating Plan..... | 18 |
| Supplemental Heating | 19 |
| Year of Construction/ Home Renovation | 19 |
| Section I Coverages – Property | 21 |
| All Risk Coverage Options | 21 |
| Back-up of Sewer or Drain | 21 |
| **Better Roof Replacement | 22 |
| Building Additions and Alterations..... | 22 |
| Condominium Special Coverage | 22 |
| Credit Card, Forgery, and Counterfeit Money | 22 |
| Dwelling Replacement Cost Plus | 23 |
| Earthquake Coverage | 24 |
| Engaged Couples..... | 24 |
| Extended Replacement Cost..... | 25 |
| Fire Department Service Charge..... | 26 |
| Home Care Liability Exposure | 26 |
| Identity Theft or Identity Fraud Expense..... | 26 |
| Incidental Occupancies Exposure | 26 |
| Increased Coverage C – Personal Property | 27 |
| Increased Coverage D – Loss of Use..... | 27 |
| Increased Special Limits of Liability..... | 27 |
| Loss Assessment Coverage..... | 28 |
| New Construction Theft Coverage | 28 |
| Ordinance Or Law Coverage..... | 28 |
| Other Structures – Increased Limits | 28 |
| Scheduled Personal Property – Inland Marine Coverages..... | 29 |
| Special Coverage Provisions | 29 |
| Accidental Death of Insured on Described Premises | 29 |
| Consequential Loss | 29 |
| Lock Replacement | 29 |

**Nationwide Mutual Fire Insurance Company
Homeowner General Rules**

| | |
|---|-----------|
| Refrigerated Property..... | 29 |
| Theft Coverage Extension..... | 30 |
| Watercraft Physical Damage..... | 30 |
| Section II – Coverages – Liability | 31 |
| Exposure..... | 31 |
| Additional Dwelling Unit Owned | 31 |
| Co-owned Dwelling | 31 |
| Farm Liability Coverage | 31 |
| Home Care Liability Exposure..... | 32 |
| Incidental Occupancies | 32 |
| Personal Injury | 32 |
| Secondary Locations..... | 32 |
| Watercraft Liability..... | 32 |

**Nationwide Mutual Fire Insurance Company
Homeowner General Rules**

COVERAGES

SECTION I

Dwelling
Homeowner

Other Structures
Homeowner 10% of Dwelling

Personal Property
Homeowner* 55% of Dwelling
Tenant
Condominium*

*NOTE: 10% of amount shown, but not less than \$1,000 applies to personal property away from the premises. Entire amount shown applies while in transit to or in a newly acquired principal residence for up to 30 days.

Loss of Use
Homeowner 100% of Dwelling
Tenant 20% of Personal Property
Condominium 100% of Personal Property

Condominium Loss Assessment
Condominium Minimum \$1,000

SECTION II

Personal Liability \$100,000

Medical Payments to Others \$1,000

Additional Amount or Coverages

Amounts of insurance may be increased or additional coverages may be added after the inception date of the policy by attaching the required endorsements. Unless otherwise specifically provided, compute additional premium on a prorate basis using the following formula:

$$\frac{\text{No. of Days to Expiration}}{365} \times \text{rate (or premium)} = \text{prorate rate (or premium) to be used.}$$

Additional Insured

- a. Church Parsonages – For such eligible dwellings, the Minister should be designated the Insured and the Church as an Additional Insured on the Declarations.
- b. Joint Owner, Non-Occupant – Such eligible Insureds must be designated. Additional Insureds on the Declarations.

Cancellation

It is not permissible to cancel any of the basic coverages in the policy unless the entire policy is cancelled.

In the event of cancellation by either the insured or the insurer, the return premium will be computed on a pro rata basis.

Identification of Premises

Where there are multiple residences at the same address, the location of the covered premises must be identified on the Declarations by the apartment number, the condominium unit number, or other positive identification.

Protection Classification Information/ Construction Type

Protection Classification

Insurance Services Office (ISO) establishes general classifications applying to all areas within limits of municipalities and recognized boundaries of protected area fire districts, protected unincorporated communities and rural areas.

The public protection classification listings range from 1 to 10, listings with 1 representing the best protection available and 9 representing only minimum protection. Areas with a listing of class 10 and areas not listed have no recognized public protection.

These classifications are assigned based on the fire protection district in which the risk is located.

To rate each risk, determine the protection class from the ISO Community Mitigation Classification Manual:

| | | |
|--------------------------|--|--|
| SINGLE PROTECTION CLASS: | Use the Protection Class listed in the PPC pages. | |
| SPLIT PROTECTION CLASS: | MILES FROM FIRE STATION FEET FROM HYDRANT | PROTECTION CLASS |
| | WITHIN 5 MILES WITHIN 1000 FEET | The 1 st listed numeric classification designator applies (e.g. 6/6X, 6/6Y, or 6/10, use Class 6). |
| | WITHIN 5 MILES OVER 1000 FEET | The 2 nd listed classification designator associated with #X or #Y applies (e.g. for 6/6X, use 6X, for 6/6Y, use Class 6Y). |
| | OVER 5 BUT LESS THAN 7 ROAD MILES AND WITH A CREDIBLE WATER SOURCE WITHIN 1000'. | Classification 10W applies. |

Class 10 applies to all areas not listed.

NOTE: The Declarations will display the distance, in miles, from the primary responding fire department as indicated on the policy.

Construction Type

Fire Resistive — Building having walls, partitions, floors, roof and ceiling assemblies constructed entirely of incombustible materials. When dwellings are listed as Fire Resistive a separate credit factor will be applied.

Frame — A dwelling with walls of frame, metal-sheathed or stuccoed frame construction, or with walls of metal lath and plaster on combustible supports.

Masonry —A dwelling constructed from individual units laid in and bound together by mortar. The common materials of masonry construction are brick, stone, concrete block, glass block, and tile.

Mixed — A dwelling is classed as frame construction when the wall area of frame construction (including gables) exceeds 50 percent of the total wall area.

To determine the proportions, consider wall areas from average outside ground or street level to roof lines. Include as wall areas a mansard and ends of a gable roof if equivalent to an additional story. Exclude basement wall areas below average ground or street level.

Refer to the Rate Supplement.

Better Roof Replacement Endorsement H 6193

HOMEOWNER POLICIES ONLY.

For purposes of this rule, this coverage allows for upgrading a roof to fortified standards upon a roof replacement claim on Coverage A – Dwelling and Coverage B – Other Structures. If an event results in a recommendation by the Claims Organization to replace the roof, coverage will be provided to pay the difference between a standard roof replacement and one replaced with these fortified standards:

- Re-nail existing roof deck using 8d ring shank nails placed at maximum 6" on-center spacing for edge and field nailing.
- Self adhering polymer modified bitumen flashing tape at least 4-inches wide applied directly to the roof deck to seal horizontal and vertical joints in the roof deck.
- The specific underlayment should be a code compliant 30# ASTM D226, Type II underlayment. This is a high quality, 30 pound felt paper.
- The shingle will have two standards, one for wind and one for impact resistance (hail). The wind standard should be an ASTM D3161 (Class F) or ASTM D7158 (Class G or H). The impact resistance standard should be a UL2218 Class 4.

Policies with wind/hail coverage excluded are not eligible to purchase this endorsement.

Refer to the Rate Supplement.

Building Additions and Alterations

TENANT

A limit of 10% of Coverage C – Personal Property is included in the base premium for Tenant policies. This coverage may be increased.

Refer to the Rate Supplement.

CONDOMINIUM

A limit of 20% of Coverage C – Personal Property (subject to a \$1,000 minimum) is included in the base premium for Condominium policies. This coverage may be increased.

Refer to the Rate Supplement.

Condominium Special Coverage Endorsement Fire 3013-A

CONDOMINIUM POLICY ONLY.

This endorsement provides all risk type coverage on Coverage B — Loss of Use, Coverage C — Condominium Loss Assessment and Building Additions and Alterations.

Refer to Rate Supplement.

Credit Card, Forgery, and Counterfeit Money

A limit of \$1,000 is included in the base premium for all policies. This limit may be increased.

Coverage for Electronic Fund Transfer cards is included for Homeowner and Condominium policies.

NOTE: The limit selected for this coverage will display in the "Other Coverages Applicable" section of the Declarations.

Refer to the Rate Supplement.

| | | | |
|-----------------------------|---|------------------------|---|
| State: | Arkansas | Filing Company: | Nationwide Mutual Fire Insurance Company. |
| TOI/Sub-TOI: | 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations | | |
| Product Name: | Homeowners | | |
| Project Name/Number: | 14H-10084AR-JMD/14H-10084AR-JMD | | |

Supporting Document Schedules

| | |
|--------------------------|----------------------------------|
| Satisfied - Item: | H-1 Homeowners Abstract |
| Comments: | |
| Attachment(s): | Form H-1 Homeowners Abstract.pdf |
| Item Status: | Filed |
| Status Date: | 06/27/2014 |

| | |
|--------------------------|--|
| Satisfied - Item: | HPCS-Homeowners Premium Comparison Survey |
| Comments: | |
| Attachment(s): | HO Survey Form HPCS per 2nd objection (5% overall).xls HO Survey Form HPCS per 2nd objection (5% overall).pdf |
| Item Status: | Filed |
| Status Date: | 06/27/2014 |

| | |
|--------------------------|---|
| Satisfied - Item: | NAIC loss cost data entry document |
| Comments: | |
| Attachment(s): | FORM RF-1 Rate Filing Abstract revised per 2nd objection (5% overall).pdf |
| Item Status: | Filed |
| Status Date: | 06/27/2014 |

| | |
|--------------------------|---|
| Satisfied - Item: | Supporting Documentation |
| Comments: | |
| Attachment(s): | AR Financial Needs Model 10-23-2014.pdf AR Actuarial Exhibits 10-23-2014 revised per 2nd objection (5% overall).pdf AR Side by Side Exhibits 10-23-2014 revised per 2nd objection (5% overall).pdf AR Filing Memorandum 10-23-2014 revised per 2nd objection (5% overall).pdf Histogram of Percent Changes after 2nd objection (5% overall).pdf |
| Item Status: | Filed |
| Status Date: | 06/27/2014 |

ARKANSAS INSURANCE DEPARTMENT

FORM H-1 HOMEOWNERS ABSTRACT

INSTRUCTIONS: All questions must be answered. If the answer is "none" or "not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent homeowners rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name

Nationwide Mutual Fire Insurnace Company

NAIC # (including group #)

23779

1. If you have had an insurance to value campaign during the experience filing period, describe the campaign and estimate its impact.

We have discontinued our "renewal" - Insurance to Value" campaign as of October, 2009. Based on the 2007 data, this campaign led to approximately 2600 properties per year inspected prior to renewal, with approximately 1800 per year experiencing an increase in ITV of, on average, 20 percent.

2. If you use a cost estimator (or some similar method) in order to make sure that dwellings (or contents) are insured at their value, state when this program was started in Arkansas and estimate its impact.

We have used a cost estimator for dwelling for approximately 25 years. We moved to a component based tool provided by Marshall-Swift/Boeckh in 2002, which we believe improves the accuracy of the insurance to value calculations, which protects our customers in the event of a loss. As noted in the answer to question #1, some homes experienced an increase.

3. If you require a minimum relationship between the amount of insurance to be written and the replacement value of the dwelling (contents) in order to purchase insurance, describe the procedures that are used.

For dwellings, we require a minimum 90 percent if you do not have earthquake coverage,but if you have earthquake coverage then you must choose 100 percent of the reconstruction amount. This decision is made by the customer after a reconstruction amount is determined by a representative of our company. Insuring at less than 100 percent of the reconstruction cost does not provide for the customer to choose our replacement cost plus coverage option,which provides for an additional 25 percent of the dwelling coverage amount to be available in the event of a loss.

4. If you use an Inflation Guard form or similar type of coverage, describe the coverage(s) and estimate the impact.

We do use inflation guard protection, which adjusts the dwelling coverage in accordance with indexes provided by Marshall-Swift/Boeckh. The current average annual adjustment is in the one to two percent range.

5. Specify the percentage given for credit or discounts for the following:

- a. Fire Extinguisher

5,7,10,15 %
- b. Burglar Alarm

2, 4, 5, 7, 10, 150%
- c. Smoke Alarm

2, 4, 5, 7, 10, 150%
- d. Insured who has both homeowners and auto with your company

30 %
- e. Deadbolt Locks

5,7,10,15 %
- f. Window or Door Locks

0 %
- g. Other (specify)

%
- %
- %

6. Are there any areas in the State of Arkansas In which your company will not write homeowners insurance? If so, state the areas and explain reason for not writing.

We do not write insurance for those homes defined to be in the ISO Protection Class 10 since these areas are unprotected.

7. Specify the form(s) utilized in writing homeowners insurance. Indicate the Arkansas premium volume for each form.

| Form | Premium Volume |
|--------------------|----------------|
| Homeowners (H0-3) | 27,124,833 |
| Tenant (H0-4) | 676,960 |
| Condominium (H0-6) | 89,114 |

8. Do you write homeowner risks which have aluminum, steel or vinyl siding? ☒ Yes ☐ No

9. Is there a surcharge on risks with wood heat? YES
If yes, state the surcharge 5%
Does the surcharge apply to conventional fire places? NO
If yes, state the surcharge _____

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

| |
|------------------------|
| Signature |
| Jack M. Denterlein |
| Printed Name |
| Pricing Analyst |
| Title |
| 617-249-1256 |
| Telephone Number |
| dentej1@nationwide.com |
| Email address |

| | | | | | | | | | | | | | | | | | | | | |
|-----------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| NAIC Number: | 23779 | | <div>Homeowners Premium Comparison Survey Form</div> <div>FORM HPSCS - last modified August, 2005</div> <div>USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE, LEAVE BLANK</div> | | | | | | | | | | Submit to: Arkansas Insurance Department 1200 West Third Street Little Rock, AR 72201-1904 Telephone: 501-371-2800 Email as an attachment to insurance.pnc@arkansas.gov You may also attach to a SERFF filing or submit on a cdr disk | | | | | | | |
| Company Name: | Nationwide Mutual Fire Insurance Company | | | | | | | | | | | | | | | | | | | |
| Contact Person: | Jack Denterlein | | | | | | | | | | | | | | | | | | | |
| Telephone No.: | 614-249-1256 | | | | | | | | | | | | | | | | | | | |
| Email Address: | dentej1@nationwide.com | | | | | | | | | | | | | | | | | | | |
| Effective Date: | 10/23/2014 | | | | | | | | | | | | | | | | | | | |

| Survey Form for HO3 (Homeowners) - Use \$500 Flat Deductible (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property) | | | | | | | | | | | | | | | | | | | |
|--|----------------|------------|------------|------------|------------|------------|------------|-------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Public Protection Class | Dwelling Value | Washington | | Baxter | | Craighead | | St. Francis | | Desha | | Union | | Miller | | Sebastian | | Pulaski | |
| | | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame |
| 3 | \$80,000 | \$1,669.00 | \$1,835.00 | \$1,638.00 | \$1,801.00 | \$2,006.00 | \$2,204.00 | \$2,401.00 | \$2,639.00 | \$2,389.00 | \$2,625.00 | \$1,945.00 | \$2,138.00 | \$1,937.00 | \$2,129.00 | \$1,956.00 | \$2,149.00 | \$2,064.00 | \$2,268.00 |
| | \$120,000 | \$2,179.00 | \$2,394.00 | \$2,139.00 | \$2,350.00 | \$2,618.00 | \$2,876.00 | \$3,135.00 | \$3,445.00 | \$3,119.00 | \$3,427.00 | \$2,540.00 | \$2,791.00 | \$2,529.00 | \$2,779.00 | \$2,553.00 | \$2,806.00 | \$2,693.00 | \$2,960.00 |
| | \$160,000 | \$2,797.00 | \$3,074.00 | \$2,746.00 | \$3,017.00 | \$3,361.00 | \$3,693.00 | \$4,025.00 | \$4,423.00 | \$4,004.00 | \$4,400.00 | \$3,260.00 | \$3,584.00 | \$3,247.00 | \$3,568.00 | \$3,278.00 | \$3,602.00 | \$3,457.00 | \$3,800.00 |
| 6 | \$80,000 | \$1,964.00 | \$2,188.00 | \$1,928.00 | \$2,147.00 | \$2,361.00 | \$2,629.00 | \$2,827.00 | \$3,148.00 | \$2,812.00 | \$3,132.00 | \$2,290.00 | \$2,551.00 | \$2,280.00 | \$2,540.00 | \$2,302.00 | \$2,565.00 | \$2,428.00 | \$2,705.00 |
| | \$120,000 | \$2,565.00 | \$2,856.00 | \$2,517.00 | \$2,803.00 | \$3,081.00 | \$3,432.00 | \$3,689.00 | \$4,109.00 | \$3,670.00 | \$4,088.00 | \$2,989.00 | \$3,330.00 | \$2,977.00 | \$3,315.00 | \$3,005.00 | \$3,347.00 | \$3,170.00 | \$3,531.00 |
| | \$160,000 | \$3,292.00 | \$3,667.00 | \$3,231.00 | \$3,599.00 | \$3,956.00 | \$4,406.00 | \$4,737.00 | \$5,276.00 | \$4,712.00 | \$5,249.00 | \$3,838.00 | \$4,274.00 | \$3,821.00 | \$4,256.00 | \$3,858.00 | \$4,297.00 | \$4,069.00 | \$4,533.00 |
| 9 | \$80,000 | \$2,364.00 | \$2,625.00 | \$2,320.00 | \$2,577.00 | \$2,840.00 | \$3,154.00 | \$3,400.00 | \$3,778.00 | \$3,382.00 | \$3,758.00 | \$2,755.00 | \$3,061.00 | \$2,743.00 | \$3,048.00 | \$2,769.00 | \$3,077.00 | \$2,921.00 | \$3,246.00 |
| | \$120,000 | \$3,084.00 | \$3,427.00 | \$3,027.00 | \$3,364.00 | \$3,705.00 | \$4,117.00 | \$4,438.00 | \$4,931.00 | \$4,415.00 | \$4,905.00 | \$3,595.00 | \$3,995.00 | \$3,580.00 | \$3,978.00 | \$3,614.00 | \$4,016.00 | \$3,813.00 | \$4,236.00 |
| | \$160,000 | \$3,960.00 | \$4,400.00 | \$3,886.00 | \$4,318.00 | \$4,758.00 | \$5,286.00 | \$5,697.00 | \$6,330.00 | \$5,668.00 | \$6,298.00 | \$4,616.00 | \$5,129.00 | \$4,597.00 | \$5,107.00 | \$4,640.00 | \$5,156.00 | \$4,895.00 | \$5,439.00 |

| Survey Form for HO4 (Renters) - Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included) | | | | | | | | | | | | | | | | | | | |
|--|----------------|------------|----------|----------|----------|-----------|----------|-------------|----------|----------|----------|----------|----------|----------|----------|-----------|----------|----------|----------|
| Public Protection Class | Property Value | Washington | | Baxter | | Craighead | | St. Francis | | Arkansas | | Union | | Miller | | Sebastian | | Pulaski | |
| | | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame |
| 3 | \$5,000 | \$126.00 | \$126.00 | \$126.00 | \$126.00 | \$132.00 | \$132.00 | \$134.00 | \$134.00 | \$134.00 | \$134.00 | \$134.00 | \$134.00 | \$134.00 | \$134.00 | \$132.00 | \$132.00 | \$152.00 | \$152.00 |
| | \$15,000 | \$205.00 | \$205.00 | \$205.00 | \$205.00 | \$212.00 | \$212.00 | \$215.00 | \$215.00 | \$215.00 | \$215.00 | \$215.00 | \$215.00 | \$215.00 | \$215.00 | \$212.00 | \$212.00 | \$245.00 | \$245.00 |
| | \$25,000 | \$273.00 | \$273.00 | \$273.00 | \$273.00 | \$283.00 | \$283.00 | \$288.00 | \$288.00 | \$288.00 | \$288.00 | \$288.00 | \$288.00 | \$288.00 | \$288.00 | \$283.00 | \$283.00 | \$327.00 | \$327.00 |
| 6 | \$5,000 | \$139.00 | \$139.00 | \$139.00 | \$139.00 | \$144.00 | \$144.00 | \$146.00 | \$146.00 | \$146.00 | \$146.00 | \$146.00 | \$146.00 | \$146.00 | \$146.00 | \$144.00 | \$144.00 | \$167.00 | \$167.00 |
| | \$15,000 | \$224.00 | \$224.00 | \$224.00 | \$224.00 | \$232.00 | \$232.00 | \$236.00 | \$236.00 | \$236.00 | \$236.00 | \$236.00 | \$236.00 | \$236.00 | \$236.00 | \$232.00 | \$232.00 | \$267.00 | \$267.00 |
| | \$25,000 | \$299.00 | \$299.00 | \$299.00 | \$299.00 | \$311.00 | \$311.00 | \$315.00 | \$315.00 | \$315.00 | \$315.00 | \$315.00 | \$315.00 | \$315.00 | \$315.00 | \$311.00 | \$311.00 | \$358.00 | \$358.00 |
| 9 | \$5,000 | \$203.00 | \$203.00 | \$203.00 | \$203.00 | \$211.00 | \$211.00 | \$213.00 | \$213.00 | \$213.00 | \$213.00 | \$213.00 | \$213.00 | \$213.00 | \$213.00 | \$211.00 | \$211.00 | \$243.00 | \$243.00 |
| | \$15,000 | \$327.00 | \$327.00 | \$327.00 | \$327.00 | \$341.00 | \$341.00 | \$345.00 | \$345.00 | \$345.00 | \$345.00 | \$345.00 | \$345.00 | \$345.00 | \$345.00 | \$341.00 | \$341.00 | \$392.00 | \$392.00 |
| | \$25,000 | \$437.00 | \$437.00 | \$437.00 | \$437.00 | \$454.00 | \$454.00 | \$459.00 | \$459.00 | \$459.00 | \$459.00 | \$459.00 | \$459.00 | \$459.00 | \$459.00 | \$454.00 | \$454.00 | \$522.00 | \$522.00 |

| Survey Form for DP-2 (Dwelling/Fire) - Use \$500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage) | | | | | | | | | | | | | | | | | | | |
|---|----------------|------------|-------|--------|-------|-----------|-------|-------------|-------|----------|-------|-------|-------|--------|-------|-----------|-------|---------|-------|
| Public Protection Class | Dwelling Value | Washington | | Baxter | | Craighead | | St. Francis | | Arkansas | | Union | | Miller | | Sebastian | | Pulaski | |
| | | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame |
| 3 | \$80,000 | | | | | | | | | | | | | | | | | | |
| | \$120,000 | | | | | | | | | | | | | | | | | | |
| | \$160,000 | | | | | | | | | | | | | | | | | | |
| 6 | \$80,000 | | | | | | | | | | | | | | | | | | |
| | \$120,000 | | | | | | | | | | | | | | | | | | |
| | \$160,000 | | | | | | | | | | | | | | | | | | |
| 9 | \$80,000 | | | | | | | | | | | | | | | | | | |
| | \$120,000 | | | | | | | | | | | | | | | | | | |
| | \$160,000 | | | | | | | | | | | | | | | | | | |

| SPECIFY THE PERCENTAGE GIVEN FOR CREDITS OR DISCOUNTS FOR THE FOLLOWING: | | | | | | | | | | EARTHQUAKE INSURANCE | | | | | | | | | |
|--|---------------|---|--------------------|-----------|---|--|--|--|--------------|---|-------------|--|--|--|--|--|--|--|--|
| HO3 and HO4 only | | | | | | | | | | IMPORTANT, homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about this cov | | | | | | | | | |
| Fire Extinguisher | 5,7,10,15 | % | Deadbolt Lock | 5,7,10,15 | % | ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? | | | | yes | (yes or no) | | | | | | | | |
| Burglar Alarm | 2,4,5,7,10,15 | % | Window Locks | | % | WHAT IS YOUR PERCENTAGE DEDUCTIBLE? | | | | 10,15,20,25 | % | | | | | | | | |
| Smoke Alarm | 2,4,5,7,10,15 | % | \$1,000 Deductible | 0 | % | | | | | | | | | | | | | | |
| Other (specify) | | | | % | WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE? | | | | Zone | Brick | Frame | | | | | | | | |
| Maximum Credit Allowed | | | 51 | % | | | | | Highest Risk | \$ 2.3 | \$ 1.86 | | | | | | | | |
| | | | | % | | | | | Lowest Risk | \$ 0.1 | \$ 0.06 | | | | | | | | |

NAIC LOSS COST DATA ENTRY DOCUMENT

| | | |
|----|---|-----------------|
| 1. | This filing transmittal is part of Company Tracking # | 14H-10084AR-JMD |
|----|---|-----------------|

| | | |
|----|---|----------------|
| 2. | If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number | Not Applicable |
|----|---|----------------|

| | | | |
|----|---|----|---------------------|
| | Company Name | | Company NAIC Number |
| 3. | A. Nationwide Mutual Fire Insurance Company | B. | 23779 |

| | | | |
|----|--|----|---|
| | Product Coding Matrix Line of Business (i.e., Type of Insurance) | | Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance) |
| 4. | A. Homeowners | B. | Combination |

5.

| (A) COVERAGE (See Instructions) | (B) Indicated % Rate Level Change | (C) Requested % Rate Level Change | FOR LOSS COSTS ONLY | | | | |
|---------------------------------------|--|--|-------------------------------|--|--|---|---|
| | | | (D) Expected Loss Ratio | (E) Loss Cost Modification Factor | (F) Selected Loss Cost Multiplier | (G) Expense Constant (If Applicable) | (H) Co. Current Loss Cost Multiplier |
| Homeowners | 28.5% | 5.1% | | | | | |
| Tenants | 13.7% | 1.2% | | | | | |
| Condominiums | 8.9% | 1.6% | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| TOTAL OVERALL EFFECT | 28.1% | 5.0% | | | | | |

6.

5 Year History

Rate Change History

| Year | Policy Count | % of Change | Effective Date | State Earned Premium (000) | Incurred Losses (000) | State Loss Ratio | Countrywide Loss Ratio |
|------|--------------|----------------|-------------------|----------------------------------|-----------------------------|------------------------|---------------------------|
| 2013 | 23,679 | 9.66 | 10/23/2013 | \$26,249 | \$17,471 | 66.56 | 76.08 |
| 2012 | 23,564 | 10.56 | 10/23/2012 | \$23,593 | \$10,645 | 45.12 | 64.49 |
| 2011 | 23,721 | 10.30 | 10/23/2011 | \$23,832 | \$31,899 | 135.1 | 83.70 |
| 2010 | 24,254 | 5.50 | 10/23/2010 | \$24,965 | \$14,561 | 58.3 | 61.00 |
| 2009 | 26,080 | 8.50 | 10/23/2009 | \$25,830 | \$32,081 | 124.2 | 61.60 |
| 2008 | 28,058 | 7.00 | 10/23/2008 | \$25,519 | \$31,854 | 124.8 | 61.10 |

7.

| Expense Constants | Selected Provisions |
|---|------------------------|
| A. Total Production Expense | 13.7 |
| B. General Expense | 9.1 |
| C. Taxes, License & Fees | 2.5 |
| D. Underwriting Profit & Contingencies | 10.0 |
| E. Payment fees (returned checks, late payment) | -0.6 |
| F. TOTAL | 24.7 |

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. 6.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 81

10. -18.7% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 118

Nationwide Mutual and Affiliated Insurance Companies

Financial Needs Model

Underwriting Profit Provision Support

Homeowners

The underwriting profit provision used in this filing's rate level analysis was selected after reviewing the required underwriting profit provision developed using an internal rate of return model that incorporates the estimated timing of premium receipts, loss payments, expense payments and other underwriting components. This model simulates a single insurance transaction (Premium = \$100.00) and its related assets flow and determines the required underwriting profit provision that would result in the desired rate of return on the surplus that supports the transaction.

The underlying surplus supporting the transaction at any given point in time is a function of the insurance reserves being held. Also, if the cash balance is insufficient to offset the insurance liabilities less receivables, additional surplus is committed to fund these reserves.

In addition to the historical payout patterns and expense provisions, the model reflects the following assumptions:

| | |
|--|--------------|
| Desired Rate of Return: | 15.0 % |
| Equity Allocated to Line of Business Using Premium to Surplus Ratio: | 1.21 to 1.00 |
| Reserve to Premium Ratio: | 0.81 to 1.00 |
| Investment Yield: | 5.54 % |
| Portion of Assets Available for Investments: | 92.0 % |
| Federal Tax Rate: | 35.0 % |

Page 2 of this exhibit displays the cash flow resulting from these assumptions. The model derives an underwriting profit of \$12.91 (sum of the net underwriting flow across all time periods) in order to achieve the desired rate of return. Page 3 provides the model's required assets (sum of reserve and surplus requirements) as well as the available assets (sum of receivables and cash balance from insurance operations). If the available assets are not sufficient to offset the required assets, additional assets (from surplus) must be infused to support the transaction. Page 4 displays the assets flow (negative values indicate flow to insurance operations while positive values indicate flow back to surplus). The total asset flow is then discounted at the desired rate of return, and the resulting sum of the discounted asset flow is \$0.00. Thus, an underwriting profit provision of 12.91 percent (\$12.91/\$100.00) is expected to achieve a 15.0 percent rate of return.

For this filing, we have selected to use a 5.2 percent underwriting profit provision which results in a 9.1 percent return on surplus.

Nationwide Mutual and Affiliated Insurance Companies

EC - Homeowners (Major HO, MH, TC) - Countrywide

Cash Flow Related to Insurance Operations

| Months from Policy Inception | Net Underwriting | Investment Income | Cash Flow Federal Income Tax | Total | Cash Balance | Adjusted Cash Balance | Actual Cash Balance | Excess Cash Flow | Adjusted Cash Balance |
|---------------------------------------|---------------------|----------------------|---------------------------------------|---------|-----------------|-----------------------------|---------------------------|------------------------|-----------------------------|
| -1 | (0.13) | 0.00 | 0.00 | (0.13) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 0 | 64.75 | 0.00 | 4.79 | 69.53 | 69.53 | 69.53 | 69.53 | 0.00 | 69.53 |
| 3 | (6.37) | 2.33 | (3.29) | (7.33) | 62.20 | 62.20 | 62.20 | 0.00 | 62.20 |
| 6 | (8.76) | 1.94 | (3.09) | (9.91) | 52.29 | 52.29 | 52.29 | 0.00 | 52.29 |
| 9 | (14.03) | 1.46 | (2.87) | (15.44) | 36.86 | 36.86 | 36.86 | 0.00 | 36.86 |
| 12 | (9.54) | 0.88 | (2.68) | (11.34) | 25.52 | 25.52 | 25.52 | 0.00 | 25.52 |
| 15 | (5.69) | 0.33 | (0.06) | (5.41) | 20.10 | 15.06 | 20.10 | 5.05 | 15.06 |
| 18 | (2.19) | 0.19 | 0.01 | (1.99) | 13.07 | 10.61 | 13.07 | 2.46 | 10.61 |
| 21 | (1.28) | 0.13 | (0.00) | (1.15) | 9.46 | 8.00 | 9.46 | 1.46 | 8.00 |
| 24 | (0.88) | 0.10 | (0.00) | (0.78) | 7.22 | 6.18 | 7.22 | 1.03 | 6.18 |
| 27 | (0.60) | 0.08 | (0.01) | (0.53) | 5.65 | 4.95 | 5.65 | 0.70 | 4.95 |
| 30 | (0.38) | 0.06 | (0.01) | (0.33) | 4.62 | 4.15 | 4.62 | 0.46 | 4.15 |
| 33 | (0.29) | 0.05 | (0.01) | (0.24) | 3.91 | 3.56 | 3.91 | 0.35 | 3.56 |
| 36 | (0.28) | 0.04 | (0.01) | (0.24) | 3.32 | 2.97 | 3.32 | 0.35 | 2.97 |
| 39 | (0.21) | 0.04 | (0.01) | (0.18) | 2.79 | 2.54 | 2.79 | 0.25 | 2.54 |
| 42 | (0.20) | 0.03 | (0.00) | (0.17) | 2.37 | 2.12 | 2.37 | 0.24 | 2.12 |
| 45 | (0.13) | 0.03 | (0.00) | (0.11) | 2.01 | 1.83 | 2.01 | 0.18 | 1.83 |
| 48 | (0.18) | 0.02 | (0.00) | (0.16) | 1.67 | 1.45 | 1.67 | 0.22 | 1.45 |
| 51 | (0.08) | 0.02 | (0.00) | (0.07) | 1.38 | 1.28 | 1.38 | 0.10 | 1.28 |
| 54 | (0.06) | 0.02 | (0.00) | (0.04) | 1.24 | 1.15 | 1.24 | 0.08 | 1.15 |
| 57 | (0.08) | 0.01 | (0.00) | (0.07) | 1.09 | 0.98 | 1.09 | 0.10 | 0.98 |
| 60 | (0.05) | 0.01 | (0.00) | (0.04) | 0.94 | 0.87 | 0.94 | 0.07 | 0.87 |
| 72 | (0.15) | 0.04 | (0.01) | (0.12) | 0.76 | 0.56 | 0.76 | 0.20 | 0.56 |
| 84 | (0.09) | 0.03 | (0.01) | (0.07) | 0.49 | 0.37 | 0.49 | 0.12 | 0.37 |
| 96 | (0.08) | 0.02 | (0.00) | (0.07) | 0.31 | 0.20 | 0.31 | 0.10 | 0.20 |
| 108 | (0.03) | 0.01 | (0.00) | (0.03) | 0.18 | 0.13 | 0.18 | 0.04 | 0.13 |
| 120 | (0.03) | 0.01 | (0.00) | (0.03) | 0.10 | 0.06 | 0.10 | 0.04 | 0.06 |
| 132 | (0.03) | 0.00 | (0.00) | (0.03) | 0.04 | 0.00 | 0.04 | 0.03 | 0.00 |
| 144 | (0.00) | 0.00 | (0.00) | (0.00) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 156 | (0.00) | 0.00 | (0.00) | (0.00) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 168 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 180 | (0.00) | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 192 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 204 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 216 | (0.00) | 0.00 | (0.00) | (0.00) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 228 | (0.00) | 0.00 | (0.00) | (0.00) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 240 | (0.00) | 0.00 | (0.00) | (0.00) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 252 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 264 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 276 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 288 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 300 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 312 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 324 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 336 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 348 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 360 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 12.91 | 7.89 | (7.28) | 13.52 | | | | | |

Nationwide Mutual and Affiliated Insurance Companies

EC - Homeowners (Major HO, MH, TC) - Countrywide

Assets Required to Support Insurance Operations

| Months from Policy Inception | Unearned Premium Reserve | Required Assets | | | Available Assets from Operations | | | Assets Prior to Infusion |
|---------------------------------------|--------------------------------|--------------------------|-----------------------------------|--------|----------------------------------|--|-----------------------------|--------------------------------|
| | | Loss & LAE Reserve | Required Underlying Surplus | Total | Premium Receivable | Salvage & Subrogation Receivable | Required Cash Balance | |
| -1 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 0 | 100.00 | 0.00 | 101.48 | 201.48 | 15.12 | 0.00 | 69.53 | 84.65 |
| 3 | 75.00 | 7.96 | 84.19 | 167.15 | 11.47 | 0.11 | 62.20 | 73.78 |
| 6 | 50.00 | 10.74 | 61.64 | 122.38 | 5.25 | 0.21 | 52.29 | 57.75 |
| 9 | 25.00 | 11.01 | 36.55 | 72.56 | 1.75 | 0.29 | 36.86 | 38.90 |
| 12 | 0.00 | 13.36 | 13.55 | 26.91 | 0.00 | 0.36 | 25.52 | 25.88 |
| 15 | 0.00 | 7.63 | 7.74 | 15.38 | (0.00) | 0.32 | 15.06 | 15.38 |
| 18 | 0.00 | 5.40 | 5.48 | 10.88 | (0.00) | 0.27 | 10.61 | 10.88 |
| 21 | 0.00 | 4.09 | 4.15 | 8.24 | (0.00) | 0.25 | 8.00 | 8.24 |
| 24 | 0.00 | 3.17 | 3.21 | 6.38 | (0.00) | 0.20 | 6.18 | 6.38 |
| 27 | 0.00 | 2.54 | 2.58 | 5.12 | (0.00) | 0.18 | 4.95 | 5.12 |
| 30 | 0.00 | 2.14 | 2.17 | 4.31 | (0.00) | 0.16 | 4.15 | 4.31 |
| 33 | 0.00 | 1.84 | 1.86 | 3.70 | (0.00) | 0.14 | 3.56 | 3.70 |
| 36 | 0.00 | 1.53 | 1.55 | 3.09 | (0.00) | 0.12 | 2.97 | 3.09 |
| 39 | 0.00 | 1.31 | 1.33 | 2.64 | (0.00) | 0.11 | 2.54 | 2.64 |
| 42 | 0.00 | 1.10 | 1.11 | 2.21 | (0.00) | 0.09 | 2.12 | 2.21 |
| 45 | 0.00 | 0.94 | 0.96 | 1.90 | (0.00) | 0.07 | 1.83 | 1.90 |
| 48 | 0.00 | 0.74 | 0.75 | 1.50 | (0.00) | 0.05 | 1.45 | 1.50 |
| 51 | 0.00 | 0.66 | 0.67 | 1.33 | (0.00) | 0.05 | 1.28 | 1.33 |
| 54 | 0.00 | 0.59 | 0.60 | 1.18 | (0.00) | 0.03 | 1.15 | 1.18 |
| 57 | 0.00 | 0.50 | 0.51 | 1.00 | (0.00) | 0.02 | 0.98 | 1.00 |
| 60 | 0.00 | 0.44 | 0.45 | 0.89 | (0.00) | 0.02 | 0.87 | 0.89 |
| 72 | 0.00 | 0.28 | 0.29 | 0.57 | (0.00) | 0.01 | 0.56 | 0.57 |
| 84 | 0.00 | 0.19 | 0.19 | 0.38 | (0.00) | 0.01 | 0.37 | 0.38 |
| 96 | 0.00 | 0.10 | 0.10 | 0.21 | (0.00) | 0.00 | 0.20 | 0.21 |
| 108 | 0.00 | 0.07 | 0.07 | 0.14 | (0.00) | 0.00 | 0.13 | 0.14 |
| 120 | 0.00 | 0.03 | 0.03 | 0.07 | (0.00) | 0.00 | 0.06 | 0.07 |
| 132 | 0.00 | 0.00 | 0.00 | 0.01 | (0.00) | 0.00 | 0.00 | 0.01 |
| 144 | 0.00 | 0.00 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 |
| 156 | 0.00 | 0.00 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 |
| 168 | 0.00 | 0.00 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 |
| 180 | 0.00 | 0.00 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 |
| 192 | 0.00 | 0.00 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 |
| 204 | 0.00 | 0.00 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 |
| 216 | 0.00 | 0.00 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 |
| 228 | 0.00 | 0.00 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 |
| 240 | 0.00 | 0.00 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 |
| 252 | 0.00 | 0.00 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | (0.00) |
| 264 | 0.00 | 0.00 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | (0.00) |
| 276 | 0.00 | 0.00 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | (0.00) |
| 288 | 0.00 | 0.00 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | (0.00) |
| 300 | 0.00 | 0.00 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | (0.00) |
| 312 | 0.00 | 0.00 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | (0.00) |
| 324 | 0.00 | 0.00 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | (0.00) |
| 336 | 0.00 | 0.00 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | (0.00) |
| 348 | 0.00 | 0.00 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | (0.00) |
| 360 | 0.00 | 0.00 | 0.00 | 0.00 | (0.00) | 0.00 | 0.00 | (0.00) |

Nationwide Mutual and Affiliated Insurance Companies

EC - Homeowners (Major HO, MH, TC) - Countrywide

Infused and Excess Asset Flows Resulting from Insurance Operations

| Months from Policy Inception | Required Assets | Assets Prior to Infusion | Required Infused Assets | Infused Asset Flow | Excess Asset Flow | Total Asset Flow | Discount Factor at 15.0% ROR | Discounted Asset Flow |
|---------------------------------------|--------------------|--------------------------------|-------------------------------|--------------------------|-------------------------|------------------------|------------------------------------|-----------------------------|
| -1 | 0.00 | 0.00 | 0.00 | 0.00 | (0.13) | (0.13) | 1.0117 | (0.13) |
| 0 | 201.48 | 84.65 | 116.83 | (116.83) | 0.00 | (116.83) | 1.0000 | (116.83) |
| 3 | 167.15 | 73.78 | 93.37 | 23.46 | 0.00 | 23.46 | 0.9657 | 22.65 |
| 6 | 122.38 | 57.75 | 64.63 | 28.74 | 0.00 | 28.74 | 0.9325 | 26.80 |
| 9 | 72.56 | 38.90 | 33.66 | 30.97 | 0.00 | 30.97 | 0.9005 | 27.89 |
| 12 | 26.91 | 25.88 | 1.03 | 32.63 | 0.00 | 32.63 | 0.8696 | 28.37 |
| 15 | 15.38 | 15.38 | 0.00 | 1.03 | 5.05 | 6.08 | 0.8397 | 5.10 |
| 18 | 10.88 | 10.88 | 0.00 | 0.00 | 2.46 | 2.46 | 0.8109 | 2.00 |
| 21 | 8.24 | 8.24 | 0.00 | 0.00 | 1.46 | 1.46 | 0.7830 | 1.14 |
| 24 | 6.38 | 6.38 | 0.00 | 0.00 | 1.03 | 1.03 | 0.7561 | 0.78 |
| 27 | 5.12 | 5.12 | 0.00 | 0.00 | 0.70 | 0.70 | 0.7302 | 0.51 |
| 30 | 4.31 | 4.31 | 0.00 | 0.00 | 0.46 | 0.46 | 0.7051 | 0.33 |
| 33 | 3.70 | 3.70 | 0.00 | 0.00 | 0.35 | 0.35 | 0.6809 | 0.24 |
| 36 | 3.09 | 3.09 | 0.00 | 0.00 | 0.35 | 0.35 | 0.6575 | 0.23 |
| 39 | 2.64 | 2.64 | 0.00 | 0.00 | 0.25 | 0.25 | 0.6349 | 0.16 |
| 42 | 2.21 | 2.21 | 0.00 | 0.00 | 0.24 | 0.24 | 0.6131 | 0.15 |
| 45 | 1.90 | 1.90 | 0.00 | 0.00 | 0.18 | 0.18 | 0.5921 | 0.11 |
| 48 | 1.50 | 1.50 | 0.00 | 0.00 | 0.22 | 0.22 | 0.5718 | 0.13 |
| 51 | 1.33 | 1.33 | 0.00 | 0.00 | 0.10 | 0.10 | 0.5521 | 0.06 |
| 54 | 1.18 | 1.18 | 0.00 | 0.00 | 0.08 | 0.08 | 0.5332 | 0.05 |
| 57 | 1.00 | 1.00 | 0.00 | 0.00 | 0.10 | 0.10 | 0.5149 | 0.05 |
| 60 | 0.89 | 0.89 | 0.00 | 0.00 | 0.07 | 0.07 | 0.4972 | 0.03 |
| 72 | 0.57 | 0.57 | 0.00 | 0.00 | 0.20 | 0.20 | 0.4323 | 0.09 |
| 84 | 0.38 | 0.38 | 0.00 | 0.00 | 0.12 | 0.12 | 0.3759 | 0.04 |
| 96 | 0.21 | 0.21 | 0.00 | 0.00 | 0.10 | 0.10 | 0.3269 | 0.03 |
| 108 | 0.14 | 0.14 | 0.00 | 0.00 | 0.04 | 0.04 | 0.2843 | 0.01 |
| 120 | 0.07 | 0.07 | 0.00 | 0.00 | 0.04 | 0.04 | 0.2472 | 0.01 |
| 132 | 0.01 | 0.01 | 0.00 | 0.00 | 0.03 | 0.03 | 0.2149 | 0.01 |
| 144 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.1869 | 0.00 |
| 156 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.1625 | 0.00 |
| 168 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.1413 | 0.00 |
| 180 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.1229 | 0.00 |
| 192 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.1069 | 0.00 |
| 204 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.0929 | 0.00 |
| 216 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.0808 | 0.00 |
| 228 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.0703 | 0.00 |
| 240 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.0611 | 0.00 |
| 252 | 0.00 | (0.00) | 0.00 | (0.00) | 0.00 | (0.00) | 0.0531 | (0.00) |
| 264 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 | 0.00 | 0.0462 | 0.00 |
| 276 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 | 0.00 | 0.0402 | 0.00 |
| 288 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 | 0.00 | 0.0349 | 0.00 |
| 300 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 | 0.00 | 0.0304 | 0.00 |
| 312 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 | 0.00 | 0.0264 | 0.00 |
| 324 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 | 0.00 | 0.0230 | 0.00 |
| 336 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 | 0.00 | 0.0200 | 0.00 |
| 348 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 | 0.00 | 0.0174 | 0.00 |
| 360 | 0.00 | (0.00) | 0.00 | 0.00 | 0.00 | 0.00 | 0.0151 | 0.00 |
| Total | | | | (0.00) | 13.52 | 13.52 | | 0.00 |

Table of Contents

| | |
|--------------|---|
| Exhibit I | Income Effect Summary |
| Exhibit II | Determination of Indicated Base Rate Level Change |
| Exhibit III | Determination of Premium Projection Factors |
| Exhibit IV | Determination of Non-Hurricane, Non-Wind, and Non-Hail Pure Premium |
| Exhibit V | Determination of Non-Hurricane Wind and Hail Only Pure Premium |
| Exhibit VI | Determination of Non-Weather Loss Projection Factors |
| Exhibit VII | Exponential Regression on Four Quarter Ending Trend Data as of December 31, 2013 |
| Exhibit VIII | Loss Trending Data |
| Exhibit IX | Non-Weather Non- Liability Loss Development for the Accident Year Ending September 30, 2013 |
| Exhibit X | Liability Loss Development for the Accident Year Ending September 30, 2013 |
| Exhibit XI | Determination of Indicated Earthquake Rate Level Change |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Income Effect Summary
Effective Date: September 30, 2014

| Form | Projected Current Level Earned Premium | Indicated Rate Level Change | Indicated Premium | Proposed Rate Change | Total Proposed Additional Premium |
|--------------------------------|--|--------------------------------|---------------------|-------------------------|--------------------------------------|
| Base Policy | | | | | |
| Homeowners | 25,518,528.00 | 22.2% | 5,665,113.22 | 5.0% | 1,275,926.40 |
| Tenant | 645,012.00 | 12.8% | 82,561.54 | 1.2% | 7,740.14 |
| Condominium | 86,082.00 | 1.4% | 1,205.15 | 1.4% | 1,205.15 |
| Base Policy Total | 26,249,622.00 | 21.9% | 5,748,879.90 | 4.9% | 1,284,871.69 |
| Miscellaneous Coverages | | | | | |
| | | | - | | |
| | | | - | | |
| Water Backup - Broad | | | - | | |
| Homeowners | 313,199.00 | 0.0% | - | 0.0% | - |
| Tenants | 10,652.00 | 0.0% | - | 0.0% | - |
| Condominium | 1,247.00 | 0.0% | - | 0.0% | - |
| | | | - | | |
| Water Backup - Limited | | | - | | |
| Homeowners | 6,348.00 | 0.0% | - | 0.0% | - |
| Tenants | 251.00 | 0.0% | - | 0.0% | - |
| Condominium | 57.00 | 0.0% | - | 0.0% | - |
| | | | - | | |
| Earthquake | | | - | | |
| Homeowners | 880,034.00 | 225.3% | 1,982,716.60 | 10.0% | 88,003.40 |
| Tenants | 3,494.00 | 263.8% | 9,217.17 | 10.0% | 349.40 |
| Condominium | 3,046.00 | 227.7% | 6,935.74 | 10.0% | 304.60 |
| | | | - | | |
| Mine Subsidence | | | - | | |
| Homeowners | - | 0.0% | - | 0.0% | - |
| Condominium | - | 0.0% | - | 0.0% | - |
| | | | - | | |
| Identity Theft | | | - | | |
| Homeowners | 127,395.00 | 0.0% | - | 0.0% | - |
| Tenants | 10,800.00 | 0.0% | - | 0.0% | - |
| Condominium | 1,080.00 | 0.0% | - | 0.0% | - |
| Misc. Covg's Total | 1,357,603.00 | 147.2% | 1,998,869.52 | 6.5% | 88,657.40 |
| Combined | | | | | |
| Homeowners | 26,845,504.00 | 28.5% | 7,647,829.82 | 5.1% | 1,363,929.80 |
| Tenants | 670,209.00 | 13.7% | 91,778.71 | 1.2% | 8,089.54 |
| Condominium | 91,512.00 | 8.9% | 8,140.89 | 1.6% | 1,509.75 |
| Company Total | 27,607,225.00 | 28.1% | 7,747,749.42 | 5.0% | 1,373,529.09 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Indicated Rate-Level Change Assumed Effective September 30, 2014
Basic / HO1, Extended / HO2, Elite / HO3, Golden Blanket / HO5, Market Value, Market Value Plus

| Fiscal Accident Year Ending | 2009/3 | 2010/3 | 2011/3 | 2012/3 | 2013/3 | 5-Year |
|--|---------------|---------------|---------------|---------------|---------------|---------------|
| Premium | | | | | | |
| 1. Current Level Earned Premium | 34,396,975 | 31,281,826 | 28,719,683 | 27,265,740 | 26,172,849 | |
| 2. Premium Projection Factor | 0.845 | 0.871 | 0.908 | 0.942 | 0.975 | |
| 3. Projected Current Level Earned Premium = (1) x (2) | 29,065,444 | 27,246,470 | 26,077,472 | 25,684,327 | 25,518,528 | 133,592,241 |
| Non-Hurricane Losses and DCC Expense | | | | | | |
| 4. Non-Weather Estimated Ultimate Losses and DCC Expense | 7,926,488 | 10,027,343 | 6,197,229 | 7,058,590 | 5,565,252 | |
| 5. Non-Weather Loss Projection Factor | 0.855 | 0.789 | 0.789 | 0.776 | 0.950 | |
| 6. Projected Non-Weather Losses and DCC Expense = (4) x (5) | 6,777,147 | 7,911,574 | 4,889,614 | 5,477,466 | 5,286,989 | 30,342,790 |
| 7. Projected Non-Weather Losses and DCC Expense Ratio | 23.3% | 29.0% | 18.8% | 21.3% | 20.7% | 22.7% |
| 8. Projected Weather Losses and DCC Expense | 15,136,144 | 13,917,180 | 13,388,734 | 13,150,282 | 13,104,330 | 68,696,670 |
| 9. Projected Weather Losses and DCC Expense Ratio = (8) ÷ (3) | 52.1% | 51.1% | 51.3% | 51.2% | 51.4% | 51.4% |
| 10. Current Coverage Adjustment | 0.929 | 0.929 | 0.929 | 0.929 | 0.929 | |
| 11. Projected Estimated Ultimate Losses and DCC Expense = [(6) + (8)] x (10) | 20,357,447 | 20,278,912 | 16,980,585 | 17,305,178 | 17,085,535 | 91,216,782 |
| 12. Projected Loss and DCC Expense Ratio = (11) ÷ (3) | 70.0% | 74.4% | 65.1% | 67.4% | 67.0% | 68.28000% |
| 13. Experience Year Weights Used Above | 15% | 15% | 20% | 25% | 25% | |
| 14. Credibility Assigned to Experience | | | | | | 73.4% |
| 15. Trended Permissible Loss and DCC Expense Ratio | | | | | | 49.7% |
| 16. Credibility-Weighted Loss and DCC Expense Ratio = (14) x (12) + [1-(14)] x (15) | | | | | | 63.3% |
| 17. Credibility-Weighted Losses and DCC Expense = (3) x (16) | | | | | | 84,563,889 |
| Modeled Hurricane Losses and DCC Expense | | | | | | |
| 18. Projected Amount of Insurance Years (000's) | | | | | | 21,427,537 |
| 19. Estimated Losses Per \$1,000 AOI Based on AIR Model | | | | | | 0.0000 |
| 20. DCC Expense Ratio to Loss | | | | | | 1.3% |
| 21. Projected Hurricane Losses and DCC Expense = (18) x (19) x [1 + (20)] | | | | | | 0 |
| 22. Projected Hurricane Losses and DCC Expense Ratio = (21) ÷ (3) | | | | | | 0.0% |
| 23. Projected Average Modeled Hurricane Loss Per Policy | | | | | | \$0.00 |
| 24. Projected Amount of Insurance Years (000's) | | | | | | 21,427,537 |
| 25. Estimated Losses Per \$1,000 AOI Based on AIR Model | | | | | | 0.0220 |
| 26. DCC Expense Ratio to Loss | | | | | | 1.3% |
| 27. Projected FFEQ Losses and DCC Expense = (24) x (25) x [1 + (26)] | | | | | | 477,534 |
| 28. Projected FFEQ Losses and DCC Expense Ratio = (27) ÷ (3) | | | | | | 0.4% |
| 29. Projected Average Modeled FFEQ Loss Per Policy | | | | | | \$4.32 |
| Non-Hurricane Fixed Expenses | | | | | | |
| 30. Total Fixed Expenses | 4,534,210 | 4,250,450 | 4,068,086 | 4,006,756 | 3,980,890 | 20,840,392 |
| Indication | | | | | | |
| Yes. Projected Credibility-Weighted Losses, DCC and Fixed Expenses = (17) + (21) + (28) + (30) | | | | | | 105,881,815 |
| 32. Permissible Loss and Fixed Expense Ratio | | | | | | 65.3% |
| 33. Credibility-Weighted Required Premium = (31) ÷ (32) | | | | | | 162,146,730 |
| 34. Credibility-Weighted Indicated Rate Level Change = (33) ÷ (3) - 1 | | | | | | 21.4% |
| 35. Reinsurance Charge | | | | | | 0.7% |
| 36. Experience Required Premium Including Reinsurance Charge | | | | | | 173,450,854 |
| 37. Credibility-Weighted Required Premium Including Reinsurance Charge = (33) + [(3) x (35)] ÷ [1 - Commissions - Misc Tax - Prem Tax] | | | | | | 163,262,656 |
| 38. Experience Indicated Rate Level Change Including Reinsurance Charge = (36) ÷ (3) - 1 | | | | | | 29.8% |
| 39. Credibility-Weighted Indicated Rate Level Change Including Reinsurance Charge = (37) ÷ (3) - 1 | | | | | | 22.2% |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Indicated Rate-Level Change Assumed Effective September 30, 2014
Tenants / HO-4 (NC)

| Fiscal Accident Year Ending | 2009/3 | 2010/3 | 2011/3 | 2012/3 | 2013/3 | 5-Year |
|--|---------------|---------------|---------------|---------------|---------------|---------------|
| Premium | | | | | | |
| 1. Current Level Earned Premium | 651,897 | 612,629 | 627,836 | 632,234 | 653,508 | |
| 2. Premium Projection Factor | 0.849 | 0.889 | 0.933 | 0.966 | 0.987 | |
| 3. Projected Current Level Earned Premium = (1) x (2) | 553,461 | 544,627 | 585,771 | 610,738 | 645,012 | 2,939,609 |
| Non-Hurricane Losses and DCC Expense | | | | | | |
| 4. Non-Weather Estimated Ultimate Losses and DCC Expense | 317,712 | 540,316 | 260,879 | 216,935 | 260,609 | |
| 5. Non-Weather Loss Projection Factor | 0.788 | 0.714 | 0.805 | 0.962 | 1.031 | |
| 6. Projected Non-Weather Losses and DCC Expense = (4) x (5) | 250,357 | 385,786 | 210,008 | 208,691 | 268,688 | 1,323,530 |
| 7. Projected Non-Weather Losses and DCC Expense Ratio | 45.2% | 70.8% | 35.9% | 34.2% | 41.7% | 45.0% |
| 8. Projected Weather Losses and DCC Expense | 16,403 | 15,922 | 17,231 | 17,926 | 18,994 | 86,476 |
| 9. Projected Weather Losses and DCC Expense Ratio = (8) ÷ (3) | 3.0% | 2.9% | 2.9% | 2.9% | 2.9% | 2.9% |
| 10. Current Coverage Adjustment | 0.999 | 0.999 | 0.999 | 0.999 | 0.999 | |
| 11. Projected Estimated Ultimate Losses and DCC Expense = [(6) + (8)] x (10) | 266,493 | 401,306 | 227,012 | 226,390 | 287,394 | 1,326,499 |
| 12. Projected Loss and DCC Expense Ratio = (11) ÷ (3) | 48.2% | 73.7% | 38.8% | 37.1% | 44.6% | 45.12500% |
| 13. Experience Year Weights Used Above | 10% | 10% | 15% | 25% | 40% | |
| 14. Credibility Assigned to Experience | | | | | | 29.5% |
| 15. Trended Permissible Loss and DCC Expense Ratio | | | | | | 48.1% |
| 16. Credibility-Weighted Loss and DCC Expense Ratio = (14) x (12) + [1-(14)] x (15) | | | | | | 47.2% |
| 17. Credibility-Weighted Losses and DCC Expense = (3) x (16) | | | | | | 1,387,495 |
| Modeled Hurricane Losses and DCC Expense | | | | | | |
| 18. Projected Amount of Insurance Years (000's) | | | | | | 320,317 |
| 19. Estimated Losses Per \$1,000 AOI Based on AIR Model | | | | | | 0.0000 |
| 20. DCC Expense Ratio to Loss | | | | | | 1.3% |
| 21. Projected Hurricane Losses and DCC Expense = (18) x (19) x [1 + (20)] | | | | | | 0 |
| 22. Projected Hurricane Losses and DCC Expense Ratio = (21) ÷ (3) | | | | | | 0.0% |
| 23. Projected Average Modeled Hurricane Loss Per Policy | | | | | | \$0.00 |
| 24. Projected Amount of Insurance Years (000's) | | | | | | 320,317 |
| 25. Estimated Losses Per \$1,000 AOI Based on AIR Model | | | | | | 0.0065 |
| 26. DCC Expense Ratio to Loss | | | | | | 1.3% |
| 27. Projected FFEQ Losses and DCC Expense = (24) x (25) x [1 + (26)] | | | | | | 2,109 |
| 28. Projected FFEQ Losses and DCC Expense Ratio = (27) ÷ (3) | | | | | | 0.1% |
| 29. Projected Average Modeled FFEQ Loss Per Policy | | | | | | \$0.20 |
| Non-Hurricane Fixed Expenses | | | | | | |
| 30. Total Fixed Expenses | 145,560 | 143,237 | 154,058 | 160,624 | 169,638 | 773,117 |
| Indication | | | | | | |
| Yes. Projected Credibility-Weighted Losses, DCC and Fixed Expenses = (17) + (21) + (28) + (30) | | | | | | 2,162,721 |
| 32. Permissible Loss and Fixed Expense Ratio | | | | | | 65.3% |
| 33. Credibility-Weighted Required Premium = (31) ÷ (32) | | | | | | 3,311,977 |
| 34. Credibility-Weighted Indicated Rate Level Change = (33) ÷ (3) - 1 | | | | | | 12.7% |
| 35. Reinsurance Charge | | | | | | 0.1% |
| 36. Experience Required Premium Including Reinsurance Charge | | | | | | 3,222,076 |
| 37. Credibility-Weighted Required Premium Including Reinsurance Charge = (33) + ((3) x (35)) ÷ [1 - Commissions - Misc Tax - Prem Tax] | | | | | | 3,315,485 |
| 38. Experience Indicated Rate Level Change Including Reinsurance Charge = (36) ÷ (3) - 1 | | | | | | 9.6% |
| 39. Credibility-Weighted Indicated Rate Level Change Including Reinsurance Charge = (37) ÷ (3) - 1 | | | | | | 12.8% |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Indicated Rate-Level Change Assumed Effective September 30, 2014
Condominiums / HO-6 (NC), Comprehensive Condominiums

| Fiscal Accident Year Ending | 2009/3 | 2010/3 | 2011/3 | 2012/3 | 2013/3 | 5-Year |
|--|---------------|---------------|---------------|---------------|---------------|---------------|
| Premium | | | | | | |
| 1. Current Level Earned Premium | 98,615 | 90,638 | 80,623 | 78,219 | 82,061 | |
| 2. Premium Projection Factor | 0.898 | 0.960 | 1.034 | 1.062 | 1.049 | |
| 3. Projected Current Level Earned Premium = (1) x (2) | 88,556 | 87,012 | 83,364 | 83,069 | 86,082 | 428,083 |
| Non-Hurricane Losses and DCC Expense | | | | | | |
| 4. Non-Weather Estimated Ultimate Losses and DCC Expense | 59,933 | 56,918 | 33,424 | 51,276 | 96,728 | |
| 5. Non-Weather Loss Projection Factor | 1.294 | 1.209 | 1.250 | 1.244 | 0.987 | |
| 6. Projected Non-Weather Losses and DCC Expense = (4) x (5) | 77,553 | 68,814 | 41,780 | 63,787 | 95,471 | 347,405 |
| 7. Projected Non-Weather Losses and DCC Expense Ratio | 87.6% | 79.1% | 50.1% | 76.8% | 110.9% | 81.2% |
| 8. Projected Weather Losses and DCC Expense | 4,734 | 4,505 | 4,353 | 4,353 | 4,505 | 22,450 |
| 9. Projected Weather Losses and DCC Expense Ratio = (8) ÷ (3) | 5.3% | 5.2% | 5.2% | 5.2% | 5.2% | 5.2% |
| 10. Current Coverage Adjustment | 99.8% | 99.8% | 99.8% | 99.8% | 99.8% | |
| 11. Projected Estimated Ultimate Losses and DCC Expense = [(6) + (8)] x (10) | 82,122 | 73,172 | 46,041 | 68,004 | 99,776 | 377,441 |
| 12. Projected Loss and DCC Expense Ratio = (11) ÷ (3) | 92.7% | 84.1% | 55.2% | 81.9% | 115.9% | 88.17000% |
| 13. Experience Year Weights Used Above | 10% | 15% | 20% | 25% | 30% | |
| 14. Credibility Assigned to Experience | | | | | | 4.5% |
| 15. Trended Permissible Loss and DCC Expense Ratio | | | | | | 41.7% |
| 16. Credibility-Weighted Loss and DCC Expense Ratio = (14) x (12) + [1-(14)] x (15) | | | | | | 43.8% |
| 17. Credibility-Weighted Losses and DCC Expense = (3) x (16) | | | | | | 187,500 |
| Modeled Hurricane Losses and DCC Expense | | | | | | |
| 18. Projected Amount of Insurance Years (000's) | | | | | | 78,667 |
| 19. Estimated Losses Per \$1,000 AOI Based on AIR Model | | | | | | 0.0000 |
| 20. DCC Expense Ratio to Loss | | | | | | 1.3% |
| 21. Projected Hurricane Losses and DCC Expense = (18) x (19) x [1 + (20)] | | | | | | 0 |
| 22. Projected Hurricane Losses and DCC Expense Ratio = (21) ÷ (3) | | | | | | 0.0% |
| 23. Projected Average Modeled Hurricane Loss Per Policy | | | | | | \$0.00 |
| 24. Projected Amount of Insurance Years (000's) | | | | | | 78,533 |
| 25. Estimated Losses Per \$1,000 AOI Based on AIR Model | | | | | | 0.0044 |
| 26. DCC Expense Ratio to Loss | | | | | | 1.3% |
| 27. Projected FFEQ Losses and DCC Expense = (24) x (25) x [1 + (26)] | | | | | | 350 |
| 28. Projected FFEQ Losses and DCC Expense Ratio = (27) ÷ (3) | | | | | | 0.1% |
| 29. Projected Average Modeled FFEQ Loss Per Policy | | | | | | \$0.30 |
| Non-Hurricane Fixed Expenses | | | | | | |
| 30. Total Fixed Expenses | 19,660 | 19,317 | 18,507 | 18,442 | 19,111 | 95,037 |
| Indication | | | | | | |
| Yes. Projected Credibility-Weighted Losses, DCC and Fixed Expenses = (17) + (21) + (28) + (30) | | | | | | 282,887 |
| 32. Permissible Loss and Fixed Expense Ratio | | | | | | 65.3% |
| 33. Credibility-Weighted Required Premium = (31) ÷ (32) | | | | | | 433,211 |
| 34. Credibility-Weighted Indicated Rate Level Change = (33) ÷ (3) - 1 | | | | | | 1.2% |
| 35. Reinsurance Charge | | | | | | 0.2% |
| 36. Experience Required Premium Including Reinsurance Charge | | | | | | 725,108 |
| 37. Credibility-Weighted Required Premium Including Reinsurance Charge = (33) + [(3) x (35)] ÷ [1 - Commissions - Misc Tax - Prem Tax] | | | | | | 434,233 |
| 38. Experience Indicated Rate Level Change Including Reinsurance Charge = (36) ÷ (3) - 1 | | | | | | 69.4% |
| 39. Credibility-Weighted Indicated Rate Level Change Including Reinsurance Charge = (37) ÷ (3) - 1 | | | | | | 1.4% |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Premium Projection Factors
Basic / HO1, Extended / HO2, Elite / HO3, Golden Blanket / HO5, Market Value, Market Value Plus

| | Fiscal Calendar Year Ending | | | | |
|--|-----------------------------|------------|------------|------------|------------|
| | 2009/3 | 2010/3 | 2011/3 | 2012/3 | 2013/3 |
| Past-to-Present Adjustments | | | | | |
| 1. Average Earned Date for Fiscal Calendar Year | 3/31/2009 | 3/31/2010 | 3/31/2011 | 3/31/2012 | 3/31/2013 |
| 2. Average Earned Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 3. Years of Trend = (2) - (1) | 4.003 | 3.003 | 2.003 | 1.000 | 0.000 |
| 4. Selected Premium Trend | -3.5% | -3.7% | -3.5% | -3.4% | 0.0% |
| 5. Past-to-Present Factor = $[1+(4)]^{(3)}$ | 0.867 | 0.893 | 0.931 | 0.966 | 1.000 |
| Present-to-Future Adjustments | | | | | |
| 6. Average Earned Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 7. Average Earned Date for Assumed Effective Period | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 |
| 8. Years of Trend = (7) - (6) | 2.564 | 2.564 | 2.564 | 2.564 | 2.564 |
| 9. Selected Premium Trend | -1.0% | -1.0% | -1.0% | -1.0% | -1.0% |
| 10. Present-to-Future Factor = $[1+(9)]^{(8)}$ | 0.975 | 0.975 | 0.975 | 0.975 | 0.975 |
| Past-to-Future Adjustments | | | | | |
| 11. Premium Projection Factor = (5) × (10) | 0.845 | 0.871 | 0.908 | 0.942 | 0.975 |

**Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Premium Projection Factors
Tenants / HO-4 (NC)**

| | Fiscal Calendar Year Ending | | | | |
|--|-----------------------------|------------|------------|------------|------------|
| | 2009/3 | 2010/3 | 2011/3 | 2012/3 | 2013/3 |
| Past-to-Present Adjustments | | | | | |
| 1. Average Earned Date for Fiscal Calendar Year | 3/31/2009 | 3/31/2010 | 3/31/2011 | 3/31/2012 | 3/31/2013 |
| 2. Average Earned Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 3. Years of Trend = (2) - (1) | 4.003 | 3.003 | 2.003 | 1.000 | 0.000 |
| 4. Selected Premium Trend | -3.7% | -3.4% | -2.8% | -2.1% | 0.0% |
| 5. Past-to-Present Factor = $[1+(4)]^{(3)}$ | 0.860 | 0.901 | 0.945 | 0.979 | 1.000 |
| Present-to-Future Adjustments | | | | | |
| 6. Average Earned Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 7. Average Earned Date for Assumed Effective Period | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 |
| 8. Years of Trend = (7) - (6) | 2.564 | 2.564 | 2.564 | 2.564 | 2.564 |
| 9. Selected Premium Trend | -0.5% | -0.5% | -0.5% | -0.5% | -0.5% |
| 10. Present-to-Future Factor = $[1+(9)]^{(8)}$ | 0.987 | 0.987 | 0.987 | 0.987 | 0.987 |
| Past-to-Future Adjustments | | | | | |
| 11. Premium Projection Factor = (5) × (10) | 0.849 | 0.889 | 0.933 | 0.966 | 0.987 |

**Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Premium Projection Factors
Condominiums / HO-6 (NC), Comprehensive Condominiums**

| | Fiscal Calendar Year Ending | | | | |
|--|-----------------------------|------------|------------|------------|------------|
| | 2009/3 | 2010/3 | 2011/3 | 2012/3 | 2013/3 |
| Past-to-Present Adjustments | | | | | |
| 1. Average Earned Date for Fiscal Calendar Year | 3/31/2009 | 3/31/2010 | 3/31/2011 | 3/31/2012 | 3/31/2013 |
| 2. Average Earned Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 3. Years of Trend = (2) - (1) | 4.003 | 3.003 | 2.003 | 1.000 | 0.000 |
| 4. Selected Premium Trend | -3.8% | -2.9% | -0.7% | 1.2% | 0.0% |
| 5. Past-to-Present Factor = $[1+(4)]^{(3)}$ | 0.856 | 0.915 | 0.986 | 1.012 | 1.000 |
| Present-to-Future Adjustments | | | | | |
| 6. Average Earned Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 7. Average Earned Date for Assumed Effective Period | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 |
| 8. Years of Trend = (7) - (6) | 2.564 | 2.564 | 2.564 | 2.564 | 2.564 |
| 9. Selected Premium Trend | 1.9% | 1.9% | 1.9% | 1.9% | 1.9% |
| 10. Present-to-Future Factor = $[1+(9)]^{(8)}$ | 1.049 | 1.049 | 1.049 | 1.049 | 1.049 |
| Past-to-Future Adjustments | | | | | |
| 11. Premium Projection Factor = (5) × (10) | 0.898 | 0.960 | 1.034 | 1.062 | 1.049 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Non-Hurricane, Non-Wind, and Non-Hail Pure Premium (Other Weather)
Based on Total Weather Losses less Wind and Hail and Hurricane Losses
Basic / HO1, Extended / HO2, Elite / HO3, Golden Blanket / HO5, Market Value, Market Value Plus

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
|-------------------------------|------------------|-------------------------------------|----------------------------|--------------------|-----------------|------------------------------------|-----------------------------|---------------------|------------------|----------------------------------|------------------------|
| Four Calendar Quarters Ending | Earned Exposures | Incurred Cost DCC Adjusted Severity | Severity Projection Factor | Projected Severity | Severity Weight | Incurred Claim Frequency (per 100) | Frequency Projection Factor | Projected Frequency | Frequency Weight | Historical Adjusted Pure Premium | Projected Pure Premium |
| 1999/4 | 19550 | 2,909 | 1.976 | 5,748 | 1 | 2.041 | 0.728 | 1.486 | 1 | 59.37 | 85.42 |
| 2000/4 | 20717 | 3,417 | 1.884 | 6,438 | 1 | 1.965 | 0.746 | 1.466 | 1 | 67.14 | 94.38 |
| 2001/4 | 21694 | 3,418 | 1.796 | 6,139 | 1 | 4.969 | 0.765 | 3.801 | 1 | 169.84 | 233.34 |
| 2002/4 | 21951 | 3,275 | 1.712 | 5,607 | 1 | 1.553 | 0.783 | 1.216 | 1 | 50.86 | 68.18 |
| 2003/4 | 23302 | 3,168 | 1.632 | 5,170 | 1 | 1.219 | 0.803 | 0.979 | 1 | 38.62 | 50.61 |
| 2004/4 | 24387 | 5,848 | 1.556 | 9,099 | 1 | 1.169 | 0.822 | 0.961 | 1 | 68.36 | 87.44 |
| 2005/4 | 25483 | 3,479 | 1.483 | 5,159 | 1 | 1.083 | 0.843 | 0.913 | 1 | 37.68 | 47.1 |
| 2006/4 | 26526 | 7,164 | 1.414 | 10,130 | 1 | 0.901 | 0.863 | 0.778 | 1 | 64.55 | 78.81 |
| 2007/4 | 26813 | 6,702 | 1.348 | 9,034 | 1 | 0.869 | 0.885 | 0.769 | 1 | 58.24 | 69.47 |
| 2008/4 | 25711 | 9,852 | 1.285 | 12,660 | 1 | 1.015 | 0.906 | 0.920 | 1 | 100 | 116.47 |
| 2009/4 | 23873 | 3,331 | 1.225 | 4,080 | 1 | 15.046 | 0.929 | 13.978 | 1 | 501.18 | 570.3 |
| 2010/4 | 22074 | 5,724 | 1.168 | 6,686 | 1 | 1.563 | 0.951 | 1.486 | 1 | 89.47 | 99.35 |
| 2011/4 | 21452 | 6,877 | 1.113 | 7,654 | 1 | 1.660 | 0.975 | 1.619 | 1 | 114.16 | 123.92 |
| 2012/4 | 21143 | 5,378 | 1.061 | 5,706 | 1 | 0.676 | 0.999 | 0.675 | 1 | 36.36 | 38.52 |
| 2013/4 | 21126 | 4,654 | 1.012 | 4,710 | 1 | 1.534 | 1.023 | 1.569 | 1 | 71.39 | 73.9 |
| Wtd Avg | | 5,013 | | 6,935 | | 2.484 | | 2.174 | | 124.52 | 150.77 |

| | | | | | | |
|--------------------|-------|--------|--|--------|----------|----------|
| 109668 | m= | 6,935 | m= | 2.174 | 101.81 | 122.48 |
| | s= | 2,354 | s= | 3.351 | 116 | 132 |
| | m-2s= | 2,227 | m-2s= | -4.528 | -129.810 | -141.940 |
| | m-1s= | 4,581 | m-1s= | -1.177 | -14.00 | -9.73 |
| | m+1s= | 9,289 | m+1s= | 5.525 | 217.62 | 254.69 |
| | m+2s= | 11,643 | m+2s= | 8.876 | 333.43 | 386.90 |
| | Retro | Pro | | | | Selected |
| Severity Trend | 4.9% | 0.5% | A. Selected Weather Severity: | | | 6935.00 |
| Frequency Trend | -2.4% | 1.0% | B. Selected Weather Frequency (per 100): | | | 2.17 |
| Pure Premium Trend | 2.4% | 1.5% | C. Other Weather Pure Premium = (A) × (B) ÷ 100: | | | 150.77 |

- Earned Exposures
- Non-Wind and Hail severity, excluding hurricane losses
- $= (1 + \text{Selected Retrospective Severity Trend}) / (\text{Years of Retrospective Trend}) \times (1 + \text{Selected Prospective Severity Trend}) / (\text{Years of Prospective Trend})$
- $= (2) \times (3)$
- Judgmentally selected weight assigned to calendar year severity.
- Non-Wind and Hail frequency per 100 exposures, excluding hurricane losses
- $= (1 + \text{Selected Retrospective Frequency Trend}) / (\text{Years of Retrospective Trend}) \times (1 + \text{Selected Prospective Frequency Trend}) / (\text{Years of Prospective Trend})$
- $= (6) \times (7)$
- Judgmentally selected weight assigned to calendar year frequency.
- $= (2) \times (6) \div 100$
- $= (4) \times (8) \div 100$

*Loss Causes: Lightning (102), Water Damage (107), Freezing (108), Flood and Rising Water (118), Weight of Ice/Snow (143), and Water Non-Cat (151)

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Non-Hurricane, Non-Wind, and Non-Hail Pure Premium (Other Weather)
Based on Total Weather Losses less Wind and Hail and Hurricane Losses
Tenants / HO-4 (NC)

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
|-------------------------------|------------------|-------------------------------------|----------------------------|--------------------|-----------------|------------------------------------|-----------------------------|---------------------|------------------|----------------------------------|------------------------|
| Four Calendar Quarters Ending | Earned Exposures | Incurred Cost DCC Adjusted Severity | Severity Projection Factor | Projected Severity | Severity Weight | Incurred Claim Frequency (per 100) | Frequency Projection Factor | Projected Frequency | Frequency Weight | Historical Adjusted Pure Premium | Projected Pure Premium |
| 1999/4 | 1774 | 578 | 1.954 | 1,129 | 1 | 0.451 | 1.338 | 0.603 | 1 | 2.61 | 6.81 |
| 2000/4 | 2092 | 1,247 | 1.862 | 2,322 | 1 | 0.478 | 1.310 | 0.626 | 1 | 5.96 | 14.54 |
| 2001/4 | 2091 | 492 | 1.775 | 873 | 1 | 0.765 | 1.283 | 0.981 | 1 | 3.76 | 8.56 |
| 2002/4 | 1802 | 1,537 | 1.693 | 2,602 | 1 | 0.499 | 1.257 | 0.627 | 1 | 7.67 | 16.31 |
| 2003/4 | 1626 | 2,087 | 1.613 | 3,366 | 1 | 0.492 | 1.231 | 0.606 | 1 | 10.27 | 20.40 |
| 2004/4 | 1652 | 1,104 | 1.538 | 1,698 | 1 | 0.182 | 1.206 | 0.219 | 1 | 2.01 | 3.72 |
| 2005/4 | 1713 | 986 | 1.466 | 1,445 | 1 | 0.525 | 1.181 | 0.620 | 1 | 5.18 | 8.96 |
| 2006/4 | 1767 | 1,441 | 1.398 | 2,015 | 1 | 0.340 | 1.157 | 0.393 | 1 | 4.90 | 7.92 |
| 2007/4 | 1833 | 972 | 1.332 | 1,295 | 1 | 0.327 | 1.133 | 0.370 | 1 | 3.18 | 4.79 |
| 2008/4 | 1943 | 1,699 | 1.270 | 2,158 | 1 | 0.515 | 1.110 | 0.572 | 1 | 8.75 | 12.34 |
| 2009/4 | 1965 | 2,621 | 1.211 | 3,174 | 1 | 1.221 | 1.087 | 1.327 | 1 | 32.00 | 42.12 |
| 2010/4 | 1947 | 1,506 | 1.154 | 1,738 | 1 | 0.308 | 1.064 | 0.328 | 1 | 4.64 | 5.70 |
| 2011/4 | 2119 | 2,196 | 1.100 | 2,416 | 1 | 0.425 | 1.042 | 0.443 | 1 | 9.33 | 10.70 |
| 2012/4 | 2191 | 1,265 | 1.049 | 1,327 | 1 | 0.319 | 1.021 | 0.326 | 1 | 4.04 | 4.33 |
| 2013/4 | 2318 | 1,030 | 1.000 | 1,030 | 1 | 0.259 | 1.000 | 0.259 | 1 | 2.67 | 2.67 |
| Wtd Avg | | 1,384 | | 1,906 | | 0.474 | | 0.553 | | 6.56 | 10.54 |

| | | | | | |
|-------|-------|-------|--------|--------|--------|
| m= | 1,906 | m= | 0.553 | 7.13 | 11.32 |
| s= | 764 | s= | 0.29 | 7 | 10 |
| m-2s= | 378 | m-2s= | -0.027 | -7.570 | -8.460 |
| m-1s= | 1,142 | m-1s= | 0.263 | -0.22 | 1.43 |
| m+1s= | 2,670 | m+1s= | 0.843 | 14.48 | 21.21 |
| m+2s= | 3,434 | m+2s= | 1.133 | 21.83 | 31.10 |

| | | | | |
|--------------------|-------|------|--|----------|
| | Retro | Pro | | Selected |
| Severity Trend | 4.9% | 0.0% | A. Selected Weather Severity: | 1906.00 |
| Frequency Trend | 2.1% | 0.0% | B. Selected Weather Frequency (per 100): | 0.55 |
| Pure Premium Trend | 7.1% | 0.0% | C. Other Weather Pure Premium = (A) × (B) ÷ 100: | 10.54 |

1. Earned Exposures
2. Non-Wind and Hail severity, excluding hurricane losses
3. = (1+Selected Retrospective Severity Trend)/(Years of Retrospective Trend) ' (1+Selected Prospective Severity Trend)/(Years of Prospective Trend)
4. = (2) × (3)
5. Judgmentally selected weight assigned to calendar year severity.
6. Non-Wind and Hail frequency per 100 exposures, excluding hurricane losses
7. = (1+Selected Retrospective Frequency Trend)/(Years of Retrospective Trend) ' (1+Selected Prospective Frequency Trend)/(Years of Prospective Trend)
8. = (6) × (7)
9. Judgmentally selected weight assigned to calendar year frequency.
10. = (2) × (6) ÷ 100
11. = (4) × (8) ÷ 100

*Loss Causes: Lightning (102), Water Damage (107), Freezing (108), Flood and Rising Water (118), Weight of Ice/Snow (143), and Water Non-Cat (151)

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Non-Hurricane, Non-Wind, and Non-Hail Pure Premium (Other Weather)
Based on Total Weather Losses Less Wind and Hail and Hurricane Losses
Condominiums / HO-6 (NC), Comprehensive Condominiums

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
|-------------------------------|------------------|-------------------------------------|----------------------------|--------------------|-----------------|------------------------------------|-----------------------------|---------------------|------------------|----------------------------------|------------------------|
| Four Calendar Quarters Ending | Earned Exposures | Incurred Cost DCC Adjusted Severity | Severity Projection Factor | Projected Severity | Severity Weight | Incurred Claim Frequency (per 100) | Frequency Projection Factor | Projected Frequency | Frequency Weight | Historical Adjusted Pure Premium | Projected Pure Premium |
| 1999/4 | 176 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2000/4 | 193 | 1,302 | 1.000 | 1,302 | 1 | 0.518 | 1.000 | 0.518 | 1 | 6.74 | 6.74 |
| 2001/4 | 188 | 3,162 | 1.000 | 3,162 | 1 | 2.660 | 1.000 | 2.660 | 1 | 84.11 | 84.11 |
| 2002/4 | 182 | 811 | 1.000 | 811 | 1 | 1.648 | 1.000 | 1.648 | 1 | 13.37 | 13.37 |
| 2003/4 | 207 | 885 | 1.000 | 885 | 1 | 0.483 | 1.000 | 0.483 | 1 | 4.27 | 4.27 |
| 2004/4 | 243 | 2,880 | 1.000 | 2,880 | 1 | 0.823 | 1.000 | 0.823 | 1 | 23.70 | 23.70 |
| 2005/4 | 257 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2006/4 | 266 | 3,146 | 1.000 | 3,146 | 1 | 0.376 | 1.000 | 0.376 | 1 | 11.83 | 11.83 |
| 2007/4 | 279 | 383 | 1.000 | 383 | 1 | 0.358 | 1.000 | 0.358 | 1 | 1.37 | 1.37 |
| 2008/4 | 265 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2009/4 | 245 | 2,920 | 1.000 | 2,920 | 1 | 0.408 | 1.000 | 0.408 | 1 | 11.91 | 11.91 |
| 2010/4 | 233 | 3,175 | 1.000 | 3,175 | 1 | 1.288 | 1.000 | 1.288 | 1 | 40.89 | 40.89 |
| 2011/4 | 230 | 480 | 1.000 | 480 | 1 | 0.870 | 1.000 | 0.870 | 1 | 4.18 | 4.18 |
| 2012/4 | 230 | 1,142 | 1.000 | 1,142 | 1 | 0.870 | 1.000 | 0.870 | 1 | 9.94 | 9.94 |
| 2013/4 | 235 | 438 | 1.000 | 438 | 1 | 0.851 | 1.000 | 0.851 | 1 | 3.73 | 3.73 |
| Wtd Avg | | 1,727 | | 1,727 | | 0.744 | | 0.744 | | 12.85 | 12.85 |

| | | | | | | |
|--------------------|-------|-------|--|--------|---------|----------|
| | m= | 1,727 | m= | 0.744 | 14.4 | 18 |
| | s= | 1,207 | s= | 0.708 | 22 | 24 |
| | m-2s= | (687) | m-2s= | -0.672 | -29.840 | -29,000 |
| | m-1s= | 520 | m-1s= | 0.036 | -7.72 | -5.50 |
| | m+1s= | 2,934 | m+1s= | 1.452 | 36.52 | 41.50 |
| | m+2s= | 4,141 | m+2s= | 2.16 | 58.64 | 65.00 |
| | Retro | Pro | | | | Selected |
| Severity Trend | 0.0% | 0.0% | A. Selected Weather Severity: | | | 1727.00 |
| Frequency Trend | 0.0% | 0.0% | B. Selected Weather Frequency (per 100): | | | 0.74 |
| Pure Premium Trend | 0.0% | 0.0% | C. Other Weather Pure Premium = (A) × (B) ÷ 100: | | | 12.85 |

1. Earned Exposures
2. Non-Wind and Hail severity, excluding hurricane losses
3. = $(1 + \text{Selected Retrospective Severity Trend}) / (\text{Years of Retrospective Trend}) \times (1 + \text{Selected Prospective Severity Trend}) / (\text{Years of Prospective Trend})$
4. = $(2) \times (3)$
5. Judgmentally selected weight assigned to calendar year severity.
6. Non-Wind and Hail frequency per 100 exposures, excluding hurricane losses
7. = $(1 + \text{Selected Retrospective Frequency Trend}) / (\text{Years of Retrospective Trend}) \times (1 + \text{Selected Prospective Frequency Trend}) / (\text{Years of Prospective Trend})$
8. = $(6) \times (7)$
9. Judgmentally selected weight assigned to calendar year frequency.
10. = $(2) \times (6) \div 100$
11. = $(4) \times (8) \div 100$

*Loss Causes: Lightning (102), Water Damage (107), Freezing (108), Flood and Rising Water (118), Weight of Ice/Snow (143), and Water Non-Cat (151)

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Non-Hurricane Wind and Hail Only Pure Premium
Based on Total Weather Losses less Wind and Hail and Hurricane Losses
Basic / HO1, Extended / HO2, Elite / HO3, Golden Blanket / HO5, Market Value, Market Value Plus

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
|-------------------------------|------------------|-------------------------------------|----------------------------|--------------------|-----------------|------------------------------------|-----------------------------|---------------------|------------------|----------------------------------|------------------------|
| Four Calendar Quarters Ending | Earned Exposures | Incurred Cost DCC Adjusted Severity | Severity Projection Factor | Projected Severity | Severity Weight | Incurred Claim Frequency (per 100) | Frequency Projection Factor | Projected Frequency | Frequency Weight | Historical Adjusted Pure Premium | Projected Pure Premium |
| 1999/4 | 19550 | 6,224 | 1.554 | 9,672 | 1 | 7.765 | 1.452 | 11.275 | 1 | 483.29 | 1090.52 |
| 2000/4 | 20717 | 3,722 | 1.506 | 5,605 | 1 | 3.707 | 1.414 | 5.242 | 1 | 137.97 | 293.81 |
| 2001/4 | 21694 | 3,380 | 1.459 | 4,931 | 1 | 4.817 | 1.377 | 6.633 | 1 | 162.81 | 327.07 |
| 2002/4 | 21951 | 6,241 | 1.414 | 8,825 | 1 | 4.861 | 1.341 | 6.519 | 1 | 303.38 | 575.30 |
| 2003/4 | 23302 | 6,150 | 1.370 | 8,426 | 1 | 4.085 | 1.305 | 5.331 | 1 | 251.23 | 449.19 |
| 2004/4 | 24387 | 4,492 | 1.328 | 5,965 | 1 | 3.592 | 1.271 | 4.565 | 1 | 161.35 | 272.30 |
| 2005/4 | 25483 | 5,444 | 1.287 | 7,006 | 1 | 2.143 | 1.238 | 2.653 | 1 | 116.66 | 185.87 |
| 2006/4 | 26526 | 7,859 | 1.247 | 9,800 | 1 | 5.632 | 1.205 | 6.787 | 1 | 442.62 | 665.13 |
| 2007/4 | 26813 | 5,045 | 1.208 | 6,094 | 1 | 2.227 | 1.173 | 2.612 | 1 | 112.35 | 159.18 |
| 2008/4 | 25711 | 7,884 | 1.171 | 9,232 | 1 | 10.443 | 1.142 | 11.926 | 1 | 823.33 | 1101.01 |
| 2009/4 | 23873 | 7,538 | 1.134 | 8,548 | 1 | 7.896 | 1.112 | 8.780 | 1 | 595.20 | 750.51 |
| 2010/4 | 22074 | 5,784 | 1.099 | 6,357 | 1 | 3.076 | 1.083 | 3.331 | 1 | 177.92 | 211.75 |
| 2011/4 | 21452 | 8,551 | 1.065 | 9,107 | 1 | 13.113 | 1.055 | 13.834 | 1 | 1121.29 | 1259.86 |
| 2012/4 | 21143 | 5,559 | 1.032 | 5,737 | 1 | 3.841 | 1.027 | 3.945 | 1 | 213.52 | 226.32 |
| 2013/4 | 21126 | 4,671 | 1.000 | 4,671 | 1 | 2.764 | 1.000 | 2.764 | 1 | 129.11 | 129.11 |
| Wtd Avg | | 5,903 | | 7,332 | | 5.331 | | 6.413 | | 314.69 | 470.20 |

| | | | | | |
|--------------------|--------|-------|--------|--|----------|
| m= | 7,332 | m= | 6.41 | 348.8 | 513.13 |
| s= | 1,814 | s= | 3.57 | 297.71 | 379.63 |
| m-2s= | 3,704 | m-2s= | (0.73) | -246.62 | -246.13 |
| m-1s= | 5,518 | m-1s= | 2.84 | 51.09 | 133.5 |
| m+1s= | 9,146 | m+1s= | 9.98 | 646.51 | 892.76 |
| m+2s= | 10,960 | m+2s= | 13.55 | 944.22 | 1272.39 |
| Severity Trend | 3.2% | Retro | Pro | | Selected |
| Frequency Trend | 2.7% | | | A. Selected Weather Severity: | 7332.00 |
| Pure Premium Trend | 6.0% | | | B. Selected Weather Frequency (per 100): | 6.41 |
| | | | | C. Wind/Hail Pure Premium = (A) × (B) ÷ 100: | 470.20 |

1. Wind and Hail Earned Exposures
2. Wind and Hail severity, excluding hurricane losses
3. = (1+Selected Retrospective Severity Trend)(Years of Retrospective Trend) ' (1+Selected Prospective Severity Trend)(Years of Prospective Trend)
4. = (2) × (3)
5. Judgmentally selected weight assigned to calendar year severity.
6. Wind and Hail frequency per 100 exposures, excluding hurricane losses
7. = (1+Selected Retrospective Frequency Trend)(Years of Retrospective Trend) ' (1+Selected Prospective Frequency Trend)(Years of Prospective Trend)
8. = (6) × (7)
9. Judgmentally selected weight assigned to calendar year frequency.
10. = (2) × (6) ÷ 100
11. = (4) × (8) ÷ 100

*Loss Causes: Wind (104) and Hail (114)

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Non-Hurricane Wind and Hail Only Pure Premium
Based on Total Weather Losses less Wind and Hail and Hurricane Losses
Tenants / HO-4 (NC)

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
|-------------------------------|------------------|-------------------------------------|----------------------------|--------------------|-----------------|------------------------------------|-----------------------------|---------------------|------------------|----------------------------------|------------------------|
| Four Calendar Quarters Ending | Earned Exposures | Incurred Cost DCC Adjusted Severity | Severity Projection Factor | Projected Severity | Severity Weight | Incurred Claim Frequency (per 100) | Frequency Projection Factor | Projected Frequency | Frequency Weight | Historical Adjusted Pure Premium | Projected Pure Premium |
| 1999/4 | 1774 | 415 | 1.000 | 415 | 1 | 0.169 | 1.000 | 0.169 | 1 | 0.70 | 0.70 |
| 2000/4 | 2092 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2001/4 | 2091 | 2,745 | 1.000 | 2,745 | 1 | 0.383 | 1.000 | 0.383 | 1 | 10.51 | 10.51 |
| 2002/4 | 1802 | 330 | 1.000 | 330 | 1 | 0.111 | 1.000 | 0.111 | 1 | 0.37 | 0.37 |
| 2003/4 | 1626 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2004/4 | 1652 | 599 | 1.000 | 599 | 1 | 0.061 | 1.000 | 0.061 | 1 | 0.37 | 0.37 |
| 2005/4 | 1713 | 0 | 1.000 | | | 0.058 | 1.000 | 0.058 | 1 | 0.00 | |
| 2006/4 | 1767 | 715 | 1.000 | 715 | 1 | 0.057 | 1.000 | 0.057 | 1 | 0.41 | 0.41 |
| 2007/4 | 1833 | 207 | 1.000 | 207 | 1 | 0.055 | 1.000 | 0.055 | 1 | 0.11 | 0.11 |
| 2008/4 | 1943 | 1,774 | 1.000 | 1,774 | 1 | 0.566 | 1.000 | 0.566 | 1 | 10.04 | 10.04 |
| 2009/4 | 1965 | -735 | 1.000 | -735 | 1 | 0.051 | 1.000 | 0.051 | 1 | -0.37 | -0.37 |
| 2010/4 | 1947 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2011/4 | 2119 | 368 | 1.000 | 368 | 1 | 0.142 | 1.000 | 0.142 | 1 | 0.52 | 0.52 |
| 2012/4 | 2191 | 3 | 1.000 | 3 | 1 | 0.046 | 1.000 | 0.046 | 1 | 0.00 | 0.00 |
| 2013/4 | 2318 | 4,451 | 1.000 | 4,451 | 1 | 0.086 | 1.000 | 0.086 | 1 | 3.83 | 3.83 |
| Wtd Avg | | 988 | | 988 | | 0.119 | | 0.119 | | 1.18 | 1.18 |

| | | | | | |
|--------------------|---------|-------|--|-------|----------|
| m= | 988 | m= | 0.12 | 1.77 | 2.41 |
| s= | 1,470 | s= | 0.16 | 3.59 | 4.04 |
| m-2s= | (1,952) | m-2s= | (0.19) | -5.41 | -5.67 |
| m-1s= | (482) | m-1s= | (0.04) | -1.82 | -1.63 |
| m+1s= | 2,458 | m+1s= | 0.28 | 5.36 | 6.45 |
| m+2s= | 3,928 | m+2s= | 0.43 | 8.95 | 10.49 |
| | | | | | |
| | Retro | Pro | | | Selected |
| Severity Trend | 0.0% | 0.0% | A. Selected Weather Severity: | | 988.00 |
| Frequency Trend | 0.0% | 0.0% | B. Selected Weather Frequency (per 100): | | 0.12 |
| Pure Premium Trend | 0.0% | 0.0% | C. Wind/Hail Pure Premium = (A) × (B) ÷ 100: | | 1.18 |

1. Wind and Hail Earned Exposures
2. Wind and Hail severity, excluding hurricane losses
3. = (1+Selected Retrospective Severity Trend)/(Years of Retrospective Trend) ' (1+Selected Prospective Severity Trend)/(Years of Prospective Trend)
4. = (2) × (3)
5. Judgmentally selected weight assigned to calendar year severity.
6. Wind and Hail frequency per 100 exposures, excluding hurricane losses
7. = (1+Selected Retrospective Frequency Trend)/(Years of Retrospective Trend) ' (1+Selected Prospective Frequency Trend)/(Years of Prospective Trend)
8. = (6) × (7)
9. Judgmentally selected weight assigned to calendar year frequency.
10. = (2) × (6) ÷ 100
11. = (4) × (8) ÷ 100

*Loss Causes: Wind (104) and Hail (114)

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Non-Hurricane Wind and Hail Only Pure Premium
Based on Total Weather Losses less Wind and Hail and Hurricane Losses
Condominiums / HO-6 (NC), Comprehensive Condominiums

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
|-------------------------------|------------------|-------------------------------------|----------------------------|--------------------|-----------------|------------------------------------|-----------------------------|---------------------|------------------|----------------------------------|------------------------|
| Four Calendar Quarters Ending | Earned Exposures | Incurred Cost DCC Adjusted Severity | Severity Projection Factor | Projected Severity | Severity Weight | Incurred Claim Frequency (per 100) | Frequency Projection Factor | Projected Frequency | Frequency Weight | Historical Adjusted Pure Premium | Projected Pure Premium |
| 1999/4 | 176 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2000/4 | 193 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2001/4 | 188 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2002/4 | 182 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2003/4 | 207 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2004/4 | 243 | 3,434 | 1.000 | 3,434 | 1 | 0.412 | 1.000 | 0.412 | 1 | 14.15 | 14.15 |
| 2005/4 | 257 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2006/4 | 266 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2007/4 | 279 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2008/4 | 265 | 1,341 | 1.000 | 1,341 | 1 | 0.755 | 1.000 | 0.755 | 1 | 10.12 | 10.12 |
| 2009/4 | 245 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2010/4 | 233 | 0 | 1.000 | | | 0.429 | 1.000 | 0.429 | 1 | 0.00 | |
| 2011/4 | 230 | 951 | 1.000 | 951 | 1 | 0.435 | 1.000 | 0.435 | 1 | 4.14 | 4.14 |
| 2012/4 | 230 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2013/4 | 235 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| Wtd Avg | | 1,909 | | 1,909 | | 0.135 | | 0.135 | | 2.58 | 2.58 |

m= 1,909
s= 1,335
m-2s= (761)
m-1s= 574
m+1s= 3,244
m+2s= 4,579

m= 0.14
s= 0.25
m-2s= (0.36)
m-1s= (0.11)
m+1s= 0.38
m+2s= 0.63

1.89
4.36
-6.83
-2.47
6.25
10.61

9.47
5.04
-0.61
4.43
14.51
19.55

Severity Trend 0.0% 0.0%
Frequency Trend 0.0% 0.0%
Pure Premium Trend 0.0% 0.0%

A. Selected Weather Severity:
B. Selected Weather Frequency (per 100):
C. Wind/Hail Pure Premium = (A) × (B) ÷ 100:

Selected
1909.00
0.14
2.58

1. Wind and Hail Earned Exposures
2. Wind and Hail severity, excluding hurricane losses
3. = (1+Selected Retrospective Severity Trend)(Years of Retrospective Trend) ' (1+Selected Prospective Severity Trend)(Years of Prospective Trend)
4. = (2) × (3)
5. Judgmentally selected weight assigned to calendar year severity.
6. Wind and Hail frequency per 100 exposures, excluding hurricane losses
7. = (1+Selected Retrospective Frequency Trend)(Years of Retrospective Trend) ' (1+Selected Prospective Frequency Trend)(Years of Prospective Trend)
8. = (6) × (7)
9. Judgmentally selected weight assigned to calendar year frequency.
10. = (2) × (6) ÷ 100
11. = (4) × (8) ÷ 100

*Loss Causes: Wind (104) and Hail (114)

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Non-Weather Loss Projection Factors
Basic / HO1, Extended / HO2, Elite / HO3, Golden Blanket / HO5, Market Value, Market Value Plus

| | Fiscal Calendar Year Ending | | | | |
|---|-----------------------------|------------|------------|------------|------------|
| | 2009/3 | 2010/3 | 2011/3 | 2012/3 | 2013/3 |
| Past-to-Present Adjustments | | | | | |
| 1. Average Loss Date for Fiscal Calendar Year | 3/31/2009 | 3/31/2010 | 3/31/2011 | 3/31/2012 | 3/31/2013 |
| 2. Average Loss Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 3. Years of Trend = (2) - (1) | 4.003 | 3.003 | 2.003 | 1.000 | 0.000 |
| 4. Selected Severity Trend | 1.8% | -0.7% | -1.8% | -13.8% | 0.0% |
| 5. Selected Frequency Trend | -4.3% | -5.3% | -7.2% | -5.2% | 0.0% |
| 6. Selected Pure Premium Trend = [1+(4)] × [1+(5)] - 1 | -2.6% | -6.0% | -8.9% | -18.3% | 0.0% |
| 7. Past-to-Present Factor = [1+(6)](3) | 0.900 | 0.830 | 0.830 | 0.817 | 1.000 |
| Present-to-Future Adjustments | | | | | |
| 8. Average Loss Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 9. Average Loss Date for Assumed Effective Period | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 |
| 10. Years of Trend = (9) - (8) | 2.564 | 2.564 | 2.564 | 2.564 | 2.564 |
| 11. Selected Severity Trend | -1.0% | -1.0% | -1.0% | -1.0% | -1.0% |
| 12. Selected Frequency Trend | -1.0% | -1.0% | -1.0% | -1.0% | -1.0% |
| 13. Selected Pure Premium Trend = [1+(11)] × [1+(12)] - 1 | -2.0% | -2.0% | -2.0% | -2.0% | -2.0% |
| 14. Present-to-Future Factor = [1+(13)](10) | 0.950 | 0.950 | 0.950 | 0.950 | 0.950 |
| Past-to-Future Adjustments | | | | | |
| 15. Loss Projection Factor = (7) × (14) | 0.855 | 0.789 | 0.789 | 0.776 | 0.950 |

**Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Non-Weather Loss Projection Factors
Tenants / HO-4 (NC)**

| | Fiscal Calendar Year Ending | | | | |
|---|-----------------------------|------------|------------|------------|------------|
| | 2009/3 | 2010/3 | 2011/3 | 2012/3 | 2013/3 |
| Past-to-Present Adjustments | | | | | |
| 1. Average Loss Date for Fiscal Calendar Year | 3/31/2009 | 3/31/2010 | 3/31/2011 | 3/31/2012 | 3/31/2013 |
| 2. Average Loss Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 3. Years of Trend = (2) - (1) | 4.003 | 3.003 | 2.003 | 1.000 | 0.000 |
| 4. Selected Severity Trend | 4.2% | 4.2% | 4.2% | 4.2% | 0.0% |
| 5. Selected Frequency Trend | -10.3% | -15.1% | -15.2% | -10.5% | 0.0% |
| 6. Selected Pure Premium Trend = [1+(4)] × [1+(5)] - 1 | -6.5% | -11.5% | -11.6% | -6.7% | 0.0% |
| 7. Past-to-Present Factor = [1+(6)](3) | 0.764 | 0.693 | 0.781 | 0.933 | 1.000 |
| Present-to-Future Adjustments | | | | | |
| 8. Average Loss Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 9. Average Loss Date for Assumed Effective Period | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 |
| 10. Years of Trend = (9) - (8) | 2.564 | 2.564 | 2.564 | 2.564 | 2.564 |
| 11. Selected Severity Trend | 2.0% | 2.0% | 2.0% | 2.0% | 2.0% |
| 12. Selected Frequency Trend | -0.8% | -0.8% | -0.8% | -0.8% | -0.8% |
| 13. Selected Pure Premium Trend = [1+(11)] × [1+(12)] - 1 | 1.2% | 1.2% | 1.2% | 1.2% | 1.2% |
| 14. Present-to-Future Factor = [1+(13)](10) | 1.031 | 1.031 | 1.031 | 1.031 | 1.031 |
| Past-to-Future Adjustments | | | | | |
| 15. Loss Projection Factor = (7) × (14) | 0.788 | 0.714 | 0.805 | 0.962 | 1.031 |

**Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Non-Weather Loss Projection Factors
Condominiums / HO-6 (NC), Comprehensive Condominiums**

| | Fiscal Calendar Year Ending | | | | |
|---|-----------------------------|------------|------------|------------|------------|
| | 2009/3 | 2010/3 | 2011/3 | 2012/3 | 2013/3 |
| Past-to-Present Adjustments | | | | | |
| 1. Average Loss Date for Fiscal Calendar Year | 3/31/2009 | 3/31/2010 | 3/31/2011 | 3/31/2012 | 3/31/2013 |
| 2. Average Loss Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 3. Years of Trend = (2) - (1) | 4.003 | 3.003 | 2.003 | 1.000 | 0.000 |
| 4. Selected Severity Trend | 9.9% | 8.8% | 17.3% | 32.6% | 0.0% |
| 5. Selected Frequency Trend | -2.6% | -1.7% | -4.1% | -5.0% | 0.0% |
| 6. Selected Pure Premium Trend = [1+(4)] × [1+(5)] - 1 | 7.0% | 7.0% | 12.5% | 26.0% | 0.0% |
| 7. Past-to-Present Factor = [1+(6)](3) | 1.311 | 1.225 | 1.266 | 1.260 | 1.000 |
| Present-to-Future Adjustments | | | | | |
| 8. Average Loss Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 9. Average Loss Date for Assumed Effective Period | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 |
| 10. Years of Trend = (9) - (8) | 2.564 | 2.564 | 2.564 | 2.564 | 2.564 |
| 11. Selected Severity Trend | 1.5% | 1.5% | 1.5% | 1.5% | 1.5% |
| 12. Selected Frequency Trend | -2.0% | -2.0% | -2.0% | -2.0% | -2.0% |
| 13. Selected Pure Premium Trend = [1+(11)] × [1+(12)] - 1 | -0.5% | -0.5% | -0.5% | -0.5% | -0.5% |
| 14. Present-to-Future Factor = [1+(13)](10) | 0.987 | 0.987 | 0.987 | 0.987 | 0.987 |
| Past-to-Future Adjustments | | | | | |
| 15. Loss Projection Factor = (7) × (14) | 1.294 | 1.209 | 1.250 | 1.244 | 0.987 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Exponential Regression on Four Quarter Ending Trend Data as of December 31, 2013
Non-Weather, With Losses Capped at \$250,000

Basic / HO1, Extended / HO2, Elite / HO3, Golden Blanket / HO5, Market Value, Market Value Plus

Average Paid Cost

Arkansas Countrywide

| Quarters of Trend | NW Calendar Year Ending 2013/4 | NW Calendar Year Ending 2013/4 |
|-------------------|--------------------------------|--------------------------------|
| 24 | 4.1% | 3.9% |
| 23 | 4.2% | 3.9% |
| 22 | 4.4% | 3.8% |
| 21 | 3.8% | 3.7% |
| 20 | 1.8% | 3.6% |
| 19 | 0.3% | 3.6% |
| 18 | -0.5% | 3.6% |
| 17 | -1.1% | 3.7% |
| 16 | -0.7% | 3.5% |
| 15 | 0.1% | 3.4% |
| 14 | 0.2% | 3.2% |
| 13 | 0.4% | 3.2% |
| 12 | -1.8% | 3.5% |
| 11 | -4.3% | 3.7% |
| 10 | -8.0% | 3.9% |
| 9 | -11.5% | 4.2% |
| 8 | -13.6% | 4.3% |
| 7 | -15.7% | 3.6% |
| 6 | -16.4% | 2.9% |
| 5 | -16.0% | 1.7% |
| 4 | -1.9% | 0.7% |
| 3 | 17.1% | 0.1% |

Paid Claim Frequency

Arkansas Countrywide

| Quarters of Trend | NW Calendar Year Ending 2013/4 | NW Calendar Year Ending 2013/4 |
|-------------------|--------------------------------|--------------------------------|
| 24 | -4.9% | -1.8% |
| 23 | -4.9% | -2.1% |
| 22 | -4.9% | -2.3% |
| 21 | -4.8% | -2.6% |
| 20 | -4.5% | -2.9% |
| 19 | -4.6% | -3.2% |
| 18 | -4.7% | -3.3% |
| 17 | -4.9% | -3.3% |
| 16 | -5.3% | -3.0% |
| 15 | -6.1% | -2.8% |
| 14 | -6.6% | -2.8% |
| 13 | -7.3% | -2.9% |
| 12 | -7.2% | -3.3% |
| 11 | -6.7% | -3.9% |
| 10 | -5.9% | -4.4% |
| 9 | -4.8% | -4.5% |
| 8 | -5.2% | -4.7% |
| 7 | -3.7% | -3.7% |
| 6 | -2.2% | -2.3% |
| 5 | -0.7% | -1.6% |
| 4 | 2.4% | 0.2% |
| 3 | -5.1% | 1.0% |

Paid Pure Premium

Arkansas Countrywide

| Quarters of Trend | NW Calendar Year Ending 2013/4 | NW Calendar Year Ending 2013/4 |
|-------------------|--------------------------------|--------------------------------|
| 24 | -0.9% | 2.0% |
| 23 | -0.9% | 1.7% |
| 22 | -0.7% | 1.4% |
| 21 | -1.2% | 1.0% |
| 20 | -2.9% | 0.5% |
| 19 | -4.3% | 0.3% |
| 18 | -5.2% | 0.2% |
| 17 | -6.0% | 0.3% |
| 16 | -6.0% | 0.4% |
| 15 | -6.0% | 0.4% |
| 14 | -6.5% | 0.3% |
| 13 | -7.0% | 0.1% |
| 12 | -8.8% | 0.0% |
| 11 | -10.7% | -0.4% |
| 10 | -13.5% | -0.6% |
| 9 | -15.7% | -0.5% |
| 8 | -18.1% | -0.6% |
| 7 | -18.8% | -0.2% |
| 6 | -18.3% | 0.5% |
| 5 | -16.6% | 0.1% |
| 4 | 0.5% | 0.9% |
| 3 | 11.2% | 1.2% |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Exponential Regression on Four Quarter Ending Trend Data as of December 31, 2013
Non-Weather, With Losses Capped at \$60,000
Tenants / HO-4 (NC)

Average Paid Cost**Arkansas Countrywide**

| Quarters of Trend | NW Calendar Year Ending 2013/4 | NW Calendar Year Ending 2013/4 |
|-------------------|--------------------------------|--------------------------------|
| 24 | 14.7% | 3.4% |
| 23 | 15.2% | 3.9% |
| 22 | 13.8% | 4.4% |
| 21 | 11.1% | 4.9% |
| 20 | 8.8% | 5.4% |
| 19 | 6.8% | 5.6% |
| 18 | 4.6% | 5.9% |
| 17 | 5.5% | 5.6% |
| 16 | 4.2% | 4.9% |
| 15 | 0.8% | 4.5% |
| 14 | -3.7% | 3.9% |
| 13 | -7.1% | 3.7% |
| 12 | -11.4% | 4.7% |
| 11 | -12.8% | 5.4% |
| 10 | -8.3% | 5.8% |
| 9 | -0.3% | 6.8% |
| 8 | 21.0% | 6.3% |
| 7 | 45.6% | 5.8% |
| 6 | 74.7% | 3.9% |
| 5 | 70.3% | 1.1% |
| 4 | 33.7% | -2.1% |
| 3 | 62.7% | -6.1% |

Paid Claim Frequency**Arkansas Countrywide**

| Quarters of Trend | NW Calendar Year Ending 2013/4 | NW Calendar Year Ending 2013/4 |
|-------------------|--------------------------------|--------------------------------|
| 24 | -7.9% | -2.6% |
| 23 | -8.5% | -3.2% |
| 22 | -9.4% | -3.8% |
| 21 | -9.8% | -4.4% |
| 20 | -10.3% | -4.9% |
| 19 | -11.0% | -5.4% |
| 18 | -10.8% | -5.9% |
| 17 | -13.1% | -6.1% |
| 16 | -15.1% | -6.2% |
| 15 | -17.4% | -6.2% |
| 14 | -19.1% | -6.1% |
| 13 | -17.8% | -6.2% |
| 12 | -15.2% | -6.7% |
| 11 | -11.1% | -7.2% |
| 10 | -7.4% | -7.9% |
| 9 | -8.9% | -8.6% |
| 8 | -10.5% | -8.8% |
| 7 | -11.1% | -8.4% |
| 6 | -10.4% | -7.5% |
| 5 | -0.4% | -6.9% |
| 4 | -4.7% | -4.5% |
| 3 | -17.2% | -2.0% |

Paid Pure Premium**Arkansas Countrywide**

| Quarters of Trend | NW Calendar Year Ending 2013/4 | NW Calendar Year Ending 2013/4 |
|-------------------|--------------------------------|--------------------------------|
| 24 | 5.6% | 0.7% |
| 23 | 5.3% | 0.6% |
| 22 | 3.0% | 0.4% |
| 21 | 0.2% | 0.3% |
| 20 | -2.4% | 0.2% |
| 19 | -5.0% | -0.1% |
| 18 | -6.8% | -0.3% |
| 17 | -8.3% | -0.8% |
| 16 | -11.5% | -1.6% |
| 15 | -16.8% | -2.0% |
| 14 | -22.1% | -2.5% |
| 13 | -23.6% | -2.7% |
| 12 | -24.9% | -2.3% |
| 11 | -22.4% | -2.3% |
| 10 | -15.1% | -2.6% |
| 9 | -9.1% | -2.4% |
| 8 | 8.2% | -3.1% |
| 7 | 29.4% | -3.1% |
| 6 | 56.6% | -3.8% |
| 5 | 69.6% | -5.9% |
| 4 | 27.4% | -6.5% |
| 3 | 34.7% | -8.0% |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Exponential Regression on Four Quarter Ending Trend Data as of December 31, 2013
Non-Weather, With Losses Capped at \$30,000
Condominiums / HO-6 (NC), Comprehensive Condominiums

Average Paid Cost**Arkansas Countrywide**

| Quarters of Trend | NW Calendar Year Ending 2013/4 | NW Calendar Year Ending 2013/4 |
|-------------------|--------------------------------|--------------------------------|
| 24 | 13.7% | 8.9% |
| 23 | 17.4% | 9.4% |
| 22 | 21.5% | 9.8% |
| 21 | 24.7% | 10.2% |
| 20 | 27.6% | 10.6% |
| 19 | 28.2% | 10.5% |
| 18 | 27.9% | 10.4% |
| 17 | 27.7% | 10.2% |
| 16 | 29.2% | 10.0% |
| 15 | 31.2% | 9.9% |
| 14 | 30.2% | 9.7% |
| 13 | 32.4% | 10.4% |
| 12 | 34.4% | 11.8% |
| 11 | 46.2% | 13.6% |
| 10 | 66.6% | 17.3% |
| 9 | 78.9% | 21.0% |
| 8 | 106.7% | 23.9% |
| 7 | 137.9% | 26.1% |
| 6 | 102.4% | 26.1% |
| 5 | 155.4% | 22.0% |
| 4 | 466.5% | 16.5% |
| 3 | 274.4% | 10.7% |

Paid Claim Frequency**Arkansas Countrywide**

| Quarters of Trend | NW Calendar Year Ending 2013/4 | NW Calendar Year Ending 2013/4 |
|-------------------|--------------------------------|--------------------------------|
| 24 | -7.1% | -1.3% |
| 23 | -7.9% | -1.5% |
| 22 | -11.9% | -1.8% |
| 21 | -14.7% | -2.0% |
| 20 | -18.0% | -2.3% |
| 19 | -20.3% | -2.4% |
| 18 | -22.2% | -2.4% |
| 17 | -24.2% | -2.3% |
| 16 | -24.8% | -1.8% |
| 15 | -26.6% | -1.7% |
| 14 | -28.5% | -1.4% |
| 13 | -30.3% | -1.3% |
| 12 | -33.1% | -1.3% |
| 11 | -38.0% | -1.9% |
| 10 | -41.8% | -3.1% |
| 9 | -45.6% | -4.3% |
| 8 | -46.7% | -5.6% |
| 7 | -47.7% | -4.7% |
| 6 | -42.8% | -1.6% |
| 5 | -26.0% | 2.1% |
| 4 | -61.6% | 6.0% |
| 3 | -43.2% | 9.9% |

Paid Pure Premium**Arkansas Countrywide**

| Quarters of Trend | NW Calendar Year Ending 2013/4 | NW Calendar Year Ending 2013/4 |
|-------------------|--------------------------------|--------------------------------|
| 24 | 5.6% | 7.5% |
| 23 | 8.2% | 7.7% |
| 22 | 7.0% | 7.8% |
| 21 | 6.3% | 7.9% |
| 20 | 4.5% | 8.0% |
| 19 | 2.1% | 7.9% |
| 18 | -0.5% | 7.8% |
| 17 | -3.2% | 7.7% |
| 16 | -2.9% | 8.0% |
| 15 | -3.8% | 8.1% |
| 14 | -6.9% | 8.2% |
| 13 | -7.6% | 8.9% |
| 12 | -10.2% | 10.4% |
| 11 | -9.4% | 11.4% |
| 10 | -3.0% | 13.7% |
| 9 | -2.7% | 15.9% |
| 8 | 10.2% | 17.0% |
| 7 | 24.3% | 20.2% |
| 6 | 15.7% | 24.1% |
| 5 | 89.0% | 24.6% |
| 4 | 117.3% | 23.5% |
| 3 | 112.5% | 21.7% |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Loss Trending Data
Non-Weather, With Losses Capped at \$250,000
Basic / HO1, Extended / HO2, Elite / HO3, Golden Blanket / HO5, Market Value, Market Value Plus

| Four Quarters Ending | Arkansas | | Countrywide | |
|----------------------|-------------------|-----------------------------|-------------------|-----------------------------|
| | Average Paid Cost | Paid Frequency (per 100) | Average Paid Cost | Paid Frequency (per 100) |
| 2008/1 | 9,454 | 3.230 | 9,884 | 2.553 |
| 2008/2 | 9,686 | 3.233 | 9,984 | 2.565 |
| 2008/3 | 8,475 | 3.245 | 9,933 | 2.582 |
| 2008/4 | 7,127 | 3.290 | 10,134 | 2.587 |
| 2009/1 | 8,492 | 3.051 | 10,474 | 2.626 |
| 2009/2 | 9,823 | 2.991 | 10,613 | 2.688 |
| 2009/3 | 10,435 | 2.966 | 10,707 | 2.734 |
| 2009/4 | 11,873 | 2.886 | 10,489 | 2.774 |
| 2010/1 | 12,063 | 2.783 | 10,649 | 2.715 |
| 2010/2 | 11,045 | 2.871 | 10,838 | 2.635 |
| 2010/3 | 11,108 | 2.856 | 11,058 | 2.575 |
| 2010/4 | 9,736 | 3.031 | 11,380 | 2.541 |
| 2011/1 | 10,104 | 2.994 | 11,307 | 2.524 |
| 2011/2 | 10,179 | 2.942 | 11,365 | 2.552 |
| 2011/3 | 11,103 | 2.866 | 11,425 | 2.578 |
| 2011/4 | 12,095 | 2.662 | 11,421 | 2.562 |
| 2012/1 | 12,247 | 2.739 | 11,375 | 2.586 |
| 2012/2 | 12,494 | 2.635 | 11,590 | 2.537 |
| 2012/3 | 12,243 | 2.564 | 11,763 | 2.449 |
| 2012/4 | 12,550 | 2.530 | 12,001 | 2.431 |
| 2013/1 | 10,757 | 2.402 | 12,148 | 2.383 |
| 2013/2 | 9,376 | 2.556 | 12,192 | 2.371 |
| 2013/3 | 10,648 | 2.436 | 12,247 | 2.383 |
| 2013/4 | 10,148 | 2.490 | 12,201 | 2.383 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Loss Trending Data
Non-Weather, With Losses Capped at \$60,000
Tenants / HO-4 (NC)

| Four Quarters Ending | Arkansas | | Countrywide | |
|----------------------|-------------------|-----------------------------|-------------------|-----------------------------|
| | Average Paid Cost | Paid Frequency (per 100) | Average Paid Cost | Paid Frequency (per 100) |
| 2008/1 | 3,711 | 2.486 | 4,563 | 1.678 |
| 2008/2 | 2,719 | 2.396 | 4,518 | 1.733 |
| 2008/3 | 2,450 | 2.769 | 4,450 | 1.767 |
| 2008/4 | 3,038 | 2.625 | 4,370 | 1.816 |
| 2009/1 | 3,472 | 2.593 | 4,177 | 1.866 |
| 2009/2 | 3,792 | 2.922 | 4,222 | 1.889 |
| 2009/3 | 5,894 | 2.069 | 3,975 | 1.956 |
| 2009/4 | 4,652 | 2.290 | 3,916 | 1.972 |
| 2010/1 | 4,113 | 2.312 | 4,166 | 1.965 |
| 2010/2 | 4,235 | 2.596 | 4,229 | 1.958 |
| 2010/3 | 5,302 | 3.328 | 4,480 | 1.883 |
| 2010/4 | 5,432 | 3.287 | 4,820 | 1.828 |
| 2011/1 | 7,056 | 3.098 | 4,667 | 1.811 |
| 2011/2 | 9,075 | 2.573 | 4,618 | 1.800 |
| 2011/3 | 8,716 | 1.922 | 4,709 | 1.795 |
| 2011/4 | 9,284 | 1.935 | 4,535 | 1.801 |
| 2012/1 | 6,525 | 1.996 | 4,658 | 1.793 |
| 2012/2 | 5,169 | 1.994 | 4,671 | 1.755 |
| 2012/3 | 3,799 | 2.079 | 4,812 | 1.687 |
| 2012/4 | 4,023 | 1.689 | 4,982 | 1.661 |
| 2013/1 | 6,146 | 1.703 | 5,104 | 1.601 |
| 2013/2 | 5,977 | 1.849 | 5,244 | 1.556 |
| 2013/3 | 6,474 | 1.701 | 5,043 | 1.557 |
| 2013/4 | 7,625 | 1.682 | 5,081 | 1.540 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Loss Trending Data
Non-Weather, With Losses Capped at \$30,000
Condominiums / HO-6 (NC), Comprehensive Condominiums

| Four Quarters Ending | Arkansas | | Countrywide | |
|----------------------|-------------------|-----------------------------|-------------------|-----------------------------|
| | Average Paid Cost | Paid Frequency (per 100) | Average Paid Cost | Paid Frequency (per 100) |
| 2008/1 | 9,016 | 2.888 | 4,439 | 2.574 |
| 2008/2 | 7,966 | 1.455 | 4,385 | 2.545 |
| 2008/3 | 6,109 | 2.214 | 4,302 | 2.629 |
| 2008/4 | 5,295 | 2.264 | 4,398 | 2.592 |
| 2009/1 | 3,907 | 3.089 | 4,177 | 2.718 |
| 2009/2 | 3,704 | 3.557 | 4,264 | 2.720 |
| 2009/3 | 4,029 | 3.629 | 4,371 | 2.740 |
| 2009/4 | 4,887 | 4.490 | 4,456 | 2.811 |
| 2010/1 | 5,157 | 3.734 | 4,707 | 2.670 |
| 2010/2 | 4,366 | 3.782 | 4,749 | 2.673 |
| 2010/3 | 5,643 | 3.814 | 5,154 | 2.611 |
| 2010/4 | 5,645 | 3.433 | 5,403 | 2.575 |
| 2011/1 | 7,996 | 3.030 | 5,400 | 2.490 |
| 2011/2 | 8,313 | 3.463 | 5,680 | 2.467 |
| 2011/3 | 5,690 | 3.493 | 5,431 | 2.531 |
| 2011/4 | 6,653 | 3.913 | 5,222 | 2.560 |
| 2012/1 | 5,934 | 3.478 | 5,197 | 2.699 |
| 2012/2 | 3,951 | 3.509 | 5,235 | 2.697 |
| 2012/3 | 8,340 | 3.070 | 5,387 | 2.576 |
| 2012/4 | 10,454 | 1.304 | 5,868 | 2.470 |
| 2013/1 | 5,371 | 2.575 | 6,373 | 2.415 |
| 2013/2 | 10,149 | 1.695 | 6,750 | 2.402 |
| 2013/3 | 15,859 | 1.266 | 7,146 | 2.449 |
| 2013/4 | 19,639 | 1.277 | 7,103 | 2.518 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Loss Development for the Accident Year Ending September 30, 2013
With 5 Quarters of Development as of December 31, 2013
Basic / HO1, Extended / HO2, Elite / HO3, Golden Blanket / HO5, Market Value, Market Value Plus

Non-Weather Non-Liability Incurred Losses

Incurred Cost (No Supp) + DCC Expense Amount, Excluding Claims Over \$250,000

| Accident Year Ending | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|
| 2003/3 | 5,811,239 | 5,140,291 | 5,173,781 | 5,269,228 | 5,299,592 | 5,403,819 | 5,405,694 | 5,409,085 | 5,420,702 | 5,365,892 | 5,366,852 |
| 2004/3 | 3,653,471 | 3,710,159 | 3,708,109 | 3,764,742 | 3,763,506 | 3,762,354 | 3,761,693 | 3,768,397 | 3,760,397 | 3,760,397 | |
| 2005/3 | 4,083,153 | 4,029,650 | 3,995,885 | 3,996,396 | 3,981,772 | 3,980,642 | 3,980,642 | 3,980,562 | 3,980,562 | | |
| 2006/3 | 6,630,836 | 6,126,070 | 5,762,587 | 5,763,274 | 5,763,274 | 5,777,141 | 5,777,322 | 5,777,322 | | | |
| 2007/3 | 5,432,080 | 5,489,722 | 5,460,777 | 5,466,213 | 5,457,654 | 5,482,605 | 5,393,965 | | | | |
| 2008/3 | 5,347,908 | 5,140,269 | 5,140,858 | 5,162,443 | 5,162,443 | | | | | | |
| 2009/3 | 6,838,867 | 6,435,935 | 6,432,523 | 6,431,668 | 6,431,668 | | | | | | |
| 2010/3 | 6,229,962 | 6,081,087 | 6,073,962 | 6,064,380 | | | | | | | |
| 2011/3 | 5,705,537 | 5,573,972 | 5,279,577 | | | | | | | | |
| 2012/3 | 6,279,212 | 6,055,666 | | | | | | | | | |
| 2013/3 | 4,783,114 | | | | | | | | | | |

Age-to-Age Development Factors

| Accident Year Ending | 15-27 | 27-39 | 39-51 | 51-63 | 63-75 | 75-87 | 87-99 | 99-111 | 111-123 | 123-135 |
|----------------------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|
| 2003/3 | 0.8845 | 1.0065 | 1.0184 | 1.0058 | 1.0197 | 1.0003 | 1.0006 | 1.0021 | 0.9899 | 1.0002 |
| 2004/3 | 1.0155 | 0.9994 | 1.0153 | 0.9997 | 0.9997 | 0.9998 | 1.0018 | 0.9979 | 1.0000 | |
| 2005/3 | 0.9869 | 0.9916 | 1.0001 | 0.9963 | 0.9997 | 1.0000 | 1.0000 | 1.0000 | | |
| 2006/3 | 0.9239 | 0.9407 | 1.0001 | 1.0000 | 1.0024 | 1.0000 | 1.0000 | | | |
| 2007/3 | 1.0106 | 0.9947 | 1.0010 | 0.9984 | 1.0046 | 0.9838 | | | | |
| 2008/3 | 0.9612 | 1.0001 | 1.0042 | 1.0000 | 1.0000 | | | | | |
| 2009/3 | 0.9411 | 0.9995 | 0.9999 | 1.0000 | | | | | | |
| 2010/3 | 0.9761 | 0.9988 | 0.9984 | | | | | | | |
| 2011/3 | 0.9769 | 0.9472 | | | | | | | | |
| 2012/3 | 0.9644 | | | | | | | | | |

| | | | | | | | | | | | |
|------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------------|
| Selected | 0.9672 | 0.9977 | 1.0003 | 0.9995 | 1.0007 | 0.9999 | 1.0006 | 1.0000 | 0.9950 | 1.0002 | Tail Factor |
| Age-to-Ult | 0.9613 | 0.9939 | 0.9962 | 0.9959 | 0.9964 | 0.9957 | 0.9958 | 0.9952 | 0.9952 | 1.0002 | 1.0000 |

Summary Results Based on Selected Development Factors

| Accident Year Ending | Losses as of 12/31/2013 | Age-to-Ult Factor | Losses Not Developed | Ultimate Losses |
|----------------------|-------------------------|-------------------|----------------------|-----------------|
| 2003/3 | 5,366,852 | 1.0000 | 1,237,745 | 6,604,597 |
| 2004/3 | 3,760,397 | 1.0002 | 579,113 | 4,340,262 |
| 2005/3 | 3,980,562 | 0.9952 | 1,074,289 | 5,035,744 |
| 2006/3 | 5,777,322 | 0.9952 | 4,143,638 | 9,893,229 |
| 2007/3 | 5,393,965 | 0.9958 | 2,491,369 | 7,862,679 |
| 2008/3 | 5,162,443 | 0.9957 | 2,402,508 | 7,542,752 |
| 2009/3 | 6,431,668 | 0.9964 | 1,419,376 | 7,827,890 |
| 2010/3 | 6,064,380 | 0.9959 | 3,539,584 | 9,579,100 |
| 2011/3 | 5,279,577 | 0.9962 | 552,811 | 5,812,326 |
| 2012/3 | 6,055,666 | 0.9939 | 844,902 | 6,863,628 |
| 2013/3 | 4,783,114 | 0.9613 | 571,311 | 5,169,318 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Loss Development for the Accident Year Ending September 30, 2013
With 5 Quarters of Development as of December 31, 2013
Tenants / HO-4 (NC)

Non-Weather Non-Liability Incurred Losses

Incurred Cost (No Supp) + DCC Expense Amount, Excluding Claims Over \$60,000

| Accident Year Ending | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|
| 2003/3 | 140,964 | 137,117 | 138,895 | 146,248 | 155,083 | 155,083 | 155,083 | 155,083 | 155,083 | 155,083 | 155,083 |
| 2004/3 | 87,825 | 87,352 | 87,352 | 87,352 | 87,352 | 87,352 | 87,352 | 87,352 | 87,352 | 87,352 | |
| 2005/3 | 181,345 | 176,327 | 176,327 | 176,327 | 176,327 | 176,327 | 176,327 | 175,888 | 175,888 | | |
| 2006/3 | 225,041 | 195,888 | 195,888 | 195,888 | 195,888 | 195,888 | 195,888 | 195,888 | | | |
| 2007/3 | 173,967 | 169,682 | 169,682 | 169,682 | 169,682 | 169,682 | 169,682 | | | | |
| 2008/3 | 163,694 | 130,232 | 130,232 | 130,232 | 130,232 | 130,232 | | | | | |
| 2009/3 | 206,473 | 175,815 | 175,815 | 175,815 | 175,815 | | | | | | |
| 2010/3 | 454,386 | 459,911 | 455,325 | 491,250 | | | | | | | |
| 2011/3 | 289,809 | 261,036 | 261,036 | | | | | | | | |
| 2012/3 | 180,947 | 161,554 | | | | | | | | | |
| 2013/3 | 276,372 | | | | | | | | | | |

Age-to-Age Development Factors

| Accident Year Ending | 15-27 | 27-39 | 39-51 | 51-63 | 63-75 | 75-87 | 87-99 | 99-111 | 111-123 | 123-135 |
|----------------------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|
| 2003/3 | 0.9727 | 1.0130 | 1.0529 | 1.0604 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2004/3 | 0.9946 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| 2005/3 | 0.9723 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.9975 | 1.0000 | | |
| 2006/3 | 0.8705 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | |
| 2007/3 | 0.9754 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | |
| 2008/3 | 0.7956 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | | |
| 2009/3 | 0.8515 | 1.0000 | 1.0000 | 1.0000 | | | | | | |
| 2010/3 | 1.0122 | 0.9900 | 1.0789 | | | | | | | |
| 2011/3 | 0.9007 | 1.0000 | | | | | | | | |
| 2012/3 | 0.8928 | | | | | | | | | |

| | | | | | | | | | | | |
|------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------------|
| Selected | 0.8817 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.9994 | 1.0000 | 1.0000 | 1.0000 | Tail Factor |
| Age-to-Ult | 0.8812 | 0.9994 | 0.9994 | 0.9994 | 0.9994 | 0.9994 | 0.9994 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |

Summary Results Based on Selected Development Factors

| Accident Year Ending | Losses as of 12/31/2013 | Age-to-Ult Factor | Losses Not Developed | Ultimate Losses |
|----------------------|-------------------------|-------------------|----------------------|-----------------|
| 2003/3 | 155,083 | 1.0000 | - | 155,083 |
| 2004/3 | 87,352 | 1.0000 | - | 87,352 |
| 2005/3 | 175,888 | 1.0000 | 84,386 | 260,274 |
| 2006/3 | 195,888 | 1.0000 | - | 195,888 |
| 2007/3 | 169,682 | 0.9994 | - | 169,580 |
| 2008/3 | 130,232 | 0.9994 | - | 130,154 |
| 2009/3 | 175,815 | 0.9994 | 142,002 | 317,712 |
| 2010/3 | 491,250 | 0.9994 | - | 490,955 |
| 2011/3 | 261,036 | 0.9994 | - | 260,879 |
| 2012/3 | 161,554 | 0.9994 | - | 161,457 |
| 2013/3 | 276,372 | 0.8812 | - | 243,539 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Loss Development for the Accident Year Ending September 30, 2013
With 5 Quarters of Development as of December 31, 2013
Condominiums / HO-6 (NC), Comprehensive Condominiums

Non-Weather Non-Liability Incurred Losses

Incurred Cost (No Supp) + DCC Expense Amount, Excluding Claims Over \$30,000

| Accident Year Ending | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|
| 2003/3 | 11,313 | 32,174 | 32,174 | 32,174 | 32,174 | 32,174 | 32,174 | 32,174 | 32,174 | 32,174 | 32,174 |
| 2004/3 | 23,540 | 25,167 | 25,167 | 25,167 | 25,167 | 25,167 | 25,167 | 25,167 | 25,166 | 25,166 | 25,166 |
| 2005/3 | 53,028 | 57,241 | 57,241 | 57,241 | 57,241 | 57,241 | 57,241 | 57,241 | 57,241 | 57,241 | 57,241 |
| 2006/3 | 10,293 | 10,293 | 10,293 | 10,293 | 10,293 | 10,293 | 10,293 | 10,293 | 10,293 | 10,293 | 10,293 |
| 2007/3 | 66,547 | 70,879 | 70,879 | 70,879 | 70,879 | 70,879 | 70,879 | 70,879 | 70,879 | 70,879 | 70,879 |
| 2008/3 | 38,761 | 37,880 | 37,880 | 37,880 | 37,880 | 37,880 | 37,880 | 37,880 | 37,880 | 37,880 | 37,880 |
| 2009/3 | 59,668 | 60,733 | 59,933 | 59,933 | 59,933 | 59,933 | 59,933 | 59,933 | 59,933 | 59,933 | 59,933 |
| 2010/3 | 59,805 | 61,418 | 54,918 | 54,918 | 54,918 | 54,918 | 54,918 | 54,918 | 54,918 | 54,918 | 54,918 |
| 2011/3 | 33,424 | 33,424 | 33,424 | 33,424 | 33,424 | 33,424 | 33,424 | 33,424 | 33,424 | 33,424 | 33,424 |
| 2012/3 | 54,313 | 51,503 | 51,503 | 51,503 | 51,503 | 51,503 | 51,503 | 51,503 | 51,503 | 51,503 | 51,503 |
| 2013/3 | 21,859 | 21,859 | 21,859 | 21,859 | 21,859 | 21,859 | 21,859 | 21,859 | 21,859 | 21,859 | 21,859 |

Age-to-Age Development Factors

| Accident Year Ending | 15-27 | 27-39 | 39-51 | 51-63 | 63-75 | 75-87 | 87-99 | 99-111 | 111-123 | 123-135 |
|----------------------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|
| 2003/3 | 2.8440 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2004/3 | 1.0691 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2005/3 | 1.0794 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2006/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2007/3 | 1.0651 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2008/3 | 0.9773 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2009/3 | 1.0178 | 0.9868 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2010/3 | 1.0270 | 0.8942 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2011/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2012/3 | 0.9483 | 0.9483 | 0.9483 | 0.9483 | 0.9483 | 0.9483 | 0.9483 | 0.9483 | 0.9483 | 0.9483 |

| | | | | | | | | | | | |
|------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------------|
| Selected | 0.9984 | 0.9956 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | Tail Factor |
| Age-to-Ult | 0.9940 | 0.9956 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |

Summary Results Based on Selected Development Factors

| Accident Year Ending | Losses as of 12/31/2013 | Age-to-Ult Factor | Losses Not Developed | Ultimate Losses |
|----------------------|-------------------------|-------------------|----------------------|-----------------|
| 2003/3 | 32,174 | 1.0000 | - | 32,174 |
| 2004/3 | 25,166 | 1.0000 | 64,159 | 89,325 |
| 2005/3 | 57,241 | 1.0000 | - | 57,241 |
| 2006/3 | 10,293 | 1.0000 | 201,494 | 211,787 |
| 2007/3 | 70,879 | 1.0000 | - | 70,879 |
| 2008/3 | 37,880 | 1.0000 | - | 37,880 |
| 2009/3 | 59,933 | 1.0000 | - | 59,933 |
| 2010/3 | 54,918 | 1.0000 | - | 54,918 |
| 2011/3 | 33,424 | 1.0000 | - | 33,424 |
| 2012/3 | 51,503 | 0.9956 | - | 51,276 |
| 2013/3 | 21,859 | 0.9940 | 75,000 | 96,728 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Loss Development for the Accident Year Ending September 30, 2013
With 5 Quarters of Development as of December 31, 2013
Basic / HO1, Extended / HO2, Elite / HO3, Golden Blanket / HO5, Market Value, Market Value Plus

Liability Incurred Losses

Incurred Cost (No Supp) + DCC Expense Amount, Excluding Claims Over \$250,000

| Accident Year Ending | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|
| 2003/3 | 85,885 | 207,211 | 209,093 | 209,093 | 209,093 | 209,093 | 209,093 | 209,093 | 209,093 | 209,093 | 209,093 |
| 2004/3 | 156,854 | 139,261 | 285,427 | 295,485 | 300,785 | 309,124 | 214,274 | 214,274 | 214,274 | 214,274 | 209,093 |
| 2005/3 | 543,629 | 482,308 | 508,779 | 513,378 | 526,612 | 526,612 | 526,612 | 526,612 | 526,612 | 526,612 | 526,612 |
| 2006/3 | 387,174 | 382,395 | 506,464 | 497,106 | 400,006 | 401,094 | 401,094 | 401,094 | 401,094 | 401,094 | 401,094 |
| 2007/3 | 96,708 | 213,620 | 225,543 | 225,601 | 225,601 | 225,601 | 225,601 | 225,601 | 225,601 | 225,601 | 225,601 |
| 2008/3 | 822,074 | 324,038 | 329,826 | 331,376 | 331,376 | 331,376 | 331,376 | 331,376 | 331,376 | 331,376 | 331,376 |
| 2009/3 | 142,128 | 122,633 | 98,509 | 98,509 | 98,509 | 98,509 | 98,509 | 98,509 | 98,509 | 98,509 | 98,509 |
| 2010/3 | 202,692 | 145,692 | 135,692 | 138,602 | 138,602 | 138,602 | 138,602 | 138,602 | 138,602 | 138,602 | 138,602 |
| 2011/3 | 233,421 | 84,682 | 84,682 | 84,682 | 84,682 | 84,682 | 84,682 | 84,682 | 84,682 | 84,682 | 84,682 |
| 2012/3 | 201,095 | 197,790 | 197,790 | 197,790 | 197,790 | 197,790 | 197,790 | 197,790 | 197,790 | 197,790 | 197,790 |
| 2013/3 | 452,341 | 452,341 | 452,341 | 452,341 | 452,341 | 452,341 | 452,341 | 452,341 | 452,341 | 452,341 | 452,341 |

Age-to-Age Development Factors

| Accident Year Ending | 15-27 | 27-39 | 39-51 | 51-63 | 63-75 | 75-87 | 87-99 | 99-111 | 111-123 | 123-135 |
|----------------------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|
| 2003/3 | 2.4127 | 1.0091 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2004/3 | 0.8878 | 2.0496 | 1.0352 | 1.0179 | 1.0277 | 0.6932 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2005/3 | 0.8872 | 1.0549 | 1.0090 | 1.0258 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2006/3 | 0.9877 | 1.3245 | 0.9815 | 0.8047 | 1.0027 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2007/3 | 2.2089 | 1.0558 | 1.0003 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2008/3 | 0.3942 | 1.0179 | 1.0047 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2009/3 | 0.8628 | 0.8033 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2010/3 | 0.7188 | 0.9314 | 1.0214 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2011/3 | 0.3628 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2012/3 | 0.9836 | 0.9836 | 0.9836 | 0.9836 | 0.9836 | 0.9836 | 0.9836 | 0.9836 | 0.9836 | 0.9836 |

| | | | | | | | | | | | |
|------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------------|
| Selected | 0.8880 | 0.9831 | 1.0017 | 1.0000 | 1.0009 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | Tail Factor |
| Age-to-Ult | 0.8753 | 0.9857 | 1.0026 | 1.0009 | 1.0009 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |

Summary Results Based on Selected Development Factors

| Accident Year Ending | Losses as of 12/31/2013 | Age-to-Ult Factor | Losses Not Developed | Ultimate Losses |
|----------------------|-------------------------|-------------------|----------------------|-----------------|
| 2003/3 | 209,093 | 1.0000 | - | 209,093 |
| 2004/3 | 214,274 | 1.0000 | - | 214,274 |
| 2005/3 | 526,612 | 1.0000 | - | 526,612 |
| 2006/3 | 401,094 | 1.0000 | - | 401,094 |
| 2007/3 | 225,601 | 1.0000 | 601,108 | 826,709 |
| 2008/3 | 331,376 | 1.0000 | - | 331,376 |
| 2009/3 | 98,509 | 1.0009 | - | 98,598 |
| 2010/3 | 138,602 | 1.0009 | 309,516 | 448,243 |
| 2011/3 | 84,682 | 1.0026 | 300,001 | 384,903 |
| 2012/3 | 197,790 | 0.9857 | - | 194,962 |
| 2013/3 | 452,341 | 0.8753 | - | 395,934 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Loss Development for the Accident Year Ending September 30, 2013
With 5 Quarters of Development as of December 31, 2013
Tenants / HO-4 (NC)

Liability Incurred Losses

| Incurred Cost (No Supp) + DCC Expense Amount, Excluding Claims Over \$60,000 | | | | | | | | | | | |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|-------------------|-------------------|
| Accident Year Ending | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
| 2003/3 | 1,152 | 1,152 | 1,151 | 1,152 | 1,152 | 1,152 | 1,152 | 1,152 | 1,152 | 1,152 | 1,152 |
| 2004/3 | 4,101 | 4,101 | 4,101 | 4,101 | 4,101 | 4,101 | 4,101 | 4,101 | 4,101 | 4,101 | |
| 2005/3 | 15,681 | 15,681 | 15,681 | 15,681 | 15,681 | 15,681 | 15,681 | 15,681 | 15,681 | | |
| 2006/3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| 2007/3 | 19,534 | 19,534 | 19,534 | 19,534 | 19,534 | 19,534 | 19,534 | | | | |
| 2008/3 | 2,808 | 2,808 | 2,808 | 2,808 | 2,808 | 2,808 | | | | | |
| 2009/3 | 0 | 0 | 0 | 0 | 0 | | | | | | |
| 2010/3 | 16,000 | 40,990 | 50,361 | 49,361 | | | | | | | |
| 2011/3 | 0 | 0 | 0 | | | | | | | | |
| 2012/3 | 54,799 | 55,478 | | | | | | | | | |
| 2013/3 | 17,000 | | | | | | | | | | |

| Age-to-Age Development Factors | | | | | | | | | |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|----------------|
| Accident Year Ending | 15-27 | 27-39 | 39-51 | 51-63 | 63-75 | 75-87 | 87-99 | 99-111 | 111-123 |
| 2003/3 | 1.0000 | 0.9991 | 1.0009 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2004/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2005/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| 2006/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | |
| 2007/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | |
| 2008/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | |
| 2009/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | | |
| 2010/3 | 2.5619 | 1.2286 | 0.9801 | | | | | | |
| 2011/3 | 1.0000 | 1.0000 | | | | | | | |
| 2012/3 | 1.0124 | | | | | | | | |

| | | | | | | | | | | | |
|-------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------------------|
| Selected | 1.0041 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | Tail Factor |
| Age-to-Ult | 1.0041 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |

Summary Results Based on Selected Development Factors

| Accident Year Ending | Losses as of 12/31/2013 | Age-to-Ult Factor | Losses Not Developed | Ultimate Losses |
|-----------------------------|--------------------------------|--------------------------|-----------------------------|------------------------|
| 2003/3 | 1,152 | 1.0000 | 75,251 | 76,403 |
| 2004/3 | 4,101 | 1.0000 | - | 4,101 |
| 2005/3 | 15,681 | 1.0000 | - | 15,681 |
| 2006/3 | - | 1.0000 | - | - |
| 2007/3 | 19,534 | 1.0000 | - | 19,534 |
| 2008/3 | 2,808 | 1.0000 | - | 2,808 |
| 2009/3 | - | 1.0000 | - | - |
| 2010/3 | 49,361 | 1.0000 | - | 49,361 |
| 2011/3 | - | 1.0000 | - | - |
| 2012/3 | 55,478 | 1.0000 | - | 55,478 |
| 2013/3 | 17,000 | 1.0041 | - | 17,070 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Loss Development for the Accident Year Ending September 30, 2013
With 5 Quarters of Development as of December 31, 2013
Condominiums / HO-6 (NC), Comprehensive Condominiums

Liability Incurred Losses

Incurred Cost (No Supp) + DCC Expense Amount, Excluding Claims Over \$30,000

| Accident Year Ending | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|
| 2003/3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2004/3 | 550 | 550 | 550 | 550 | 550 | 550 | 550 | 550 | 550 | 550 | 550 |
| 2005/3 | 1,104 | 1,104 | 1,104 | 1,104 | 1,104 | 1,104 | 1,104 | 1,104 | 1,104 | 1,104 | 1,104 |
| 2006/3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2007/3 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 |
| 2008/3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2009/3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2010/3 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 |
| 2011/3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2012/3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2013/3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Age-to-Age Development Factors

| Accident Year Ending | 15-27 | 27-39 | 39-51 | 51-63 | 63-75 | 75-87 | 87-99 | 99-111 | 111-123 | 123-135 |
|----------------------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|
| 2003/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2004/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2005/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2006/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2007/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2008/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2009/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2010/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2011/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2012/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |

| | | | | | | | | | | | |
|------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------------|
| Selected | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | Tail Factor |
| Age-to-Ult | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |

Summary Results Based on Selected Development Factors

| Accident Year Ending | Losses as of 12/31/2013 | Age-to-Ult Factor | Losses Not Developed | Ultimate Losses |
|----------------------|-------------------------|-------------------|----------------------|-----------------|
| 2003/3 | - | 1.0000 | - | - |
| 2004/3 | 550 | 1.0000 | - | 550 |
| 2005/3 | 1,104 | 1.0000 | - | 1,104 |
| 2006/3 | - | 1.0000 | - | - |
| 2007/3 | 148 | 1.0000 | - | 148 |
| 2008/3 | - | 1.0000 | - | - |
| 2009/3 | - | 1.0000 | - | - |
| 2010/3 | 2,000 | 1.0000 | - | 2,000 |
| 2011/3 | - | 1.0000 | - | - |
| 2012/3 | - | 1.0000 | - | - |
| 2013/3 | - | 1.0000 | - | - |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Indicated Earthquake Rate-Level Change Assumed Effective September 30, 2014
Basic / HO1, Extended / HO2, Elite / HO3, Golden Blanket / HO5, Market Value, Market Value Plus

| Fiscal Calendar Year Ending | 2009/4 | 2010/4 | 2011/4 | 2012/4 | 2013/4 | Total |
|--|---------------|---------------|---------------|---------------|---------------|--------------|
| <u>Earthquake Premium</u> | | | | | | |
| Earned Exposures | 5,713 | 5,420 | 5,605 | 5,733 | 5,577 | 28,048 |
| Adjusted Earned Premium | 1,060,733 | 1,018,782 | 1,012,078 | 983,383 | 910,352 | 4,985,328 |
| Selected Retrospective Premium Trend | -3.7% | -4.6% | -4.7% | -4.8% | 0.0% | |
| Selected Prospective Premium Trend | -6.0% | -6.0% | -6.0% | -6.0% | -6.0% | |
| Premium Projection Factor | 0.745 | 0.752 | 0.786 | 0.825 | 0.867 | |
| Projected Adjusted Earned Premium | 790,420 | 766,190 | 795,848 | 811,474 | 788,857 | 3,952,789 |
| <u>Earthquake Model Losses</u> | | | | | | |
| Amount of Insurance Years (000's) | 1,082,759 | 1,055,388 | 1,106,316 | 1,153,651 | 1,145,693 | |
| Selected Retrospective Amount of Insurance Trend | 1.8% | 1.8% | 1.9% | 2.1% | 0.0% | |
| Selected Prospective Amount of Insurance Trend | 2.7% | 2.7% | 2.7% | 2.7% | 2.7% | |
| Amount of Insurance Projection Factor | 1.142 | 1.124 | 1.105 | 1.086 | 1.064 | |
| Projected Average Amount of Insurance (000's) | 1,236,392 | 1,185,950 | 1,222,339 | 1,252,773 | 1,218,582 | |
| Estimated Losses Per \$1,000 AOI Based on Earthquake Model Results | 0.63 | 0.63 | 0.63 | 0.63 | 0.63 | |
| DCC Expense Ratio to Loss | 1.8% | 1.8% | 1.8% | 1.8% | 1.8% | |
| Projected Earthquake Losses and DCC Expense | 795,905 | 763,433 | 786,859 | 806,450 | 784,440 | 3,937,086 |
| <u>Earthquake Fixed Expenses</u> | | | | | | |
| Estimated General and Other Acquisition Expenses | 61,653 | 59,763 | 62,076 | 63,295 | 61,531 | 308,318 |
| Adjusting and Other Loss Adjustment Expenses | 57,701 | 55,932 | 58,097 | 59,238 | 57,587 | 288,554 |
| Total Fixed Expenses | 119,353 | 115,695 | 120,173 | 122,533 | 119,117 | 596,871 |
| <u>Earthquake Indication</u> | | | | | | |
| Projected Earthquake Losses, DCC and Fixed Expenses | 915,258 | 879,128 | 907,032 | 928,982 | 903,557 | 4,533,957 |
| Permissible Loss Ratio | 51.4% | 51.4% | 51.4% | 51.4% | 51.4% | 51.4% |
| Required Premium | 1,780,657 | 1,710,366 | 1,764,653 | 1,807,359 | 1,757,893 | 8,820,928 |
| Indicated Rate Level Change | 125.3% | 123.2% | 121.7% | 122.7% | 122.8% | 123.2% |
| Reinsurance Charge | 85.7% | 85.7% | 85.7% | 85.7% | 85.7% | 85.7% |
| Required Premium Including Reinsurance Charge | 2,588,035 | 2,492,994 | 2,577,575 | 2,636,243 | 2,563,675 | 12,858,521 |
| Indicated Rate Level Change Including Reinsurance Charge | 227.4% | 225.4% | 223.9% | 224.9% | 225.0% | 225.3% |
| <u>Earthquake Indication</u> | | | | | | |
| Projected Earthquake Losses, DCC and Fixed Expenses | 915,258 | 879,128 | 907,032 | 928,982 | 903,557 | 4,533,957 |
| Permissible Loss Ratio | 70.2% | 70.2% | 70.2% | 70.2% | 70.2% | 70.2% |
| Required Premium | 1,303,786 | 1,252,319 | 1,292,068 | 1,323,337 | 1,287,118 | 6,458,628 |
| Indicated Rate Level Change | 64.9% | 63.4% | 62.4% | 63.1% | 63.2% | 63.4% |
| Reinsurance Charge | 85.7% | 85.7% | 85.7% | 85.7% | 85.7% | 85.7% |
| Required Premium Including Reinsurance Charge | 2,111,164 | 2,034,947 | 2,104,990 | 2,152,221 | 2,092,900 | 10,496,221 |
| Indicated Rate Level Change Including Reinsurance Charge | 167.1% | 165.6% | 164.5% | 165.2% | 165.3% | 165.5% |

**Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Indicated Earthquake Rate-Level Change Assumed Effective September 30, 2014
Tenants / HO-4 (NC)**

| Fiscal Calendar Year Ending | 2009/4 | 2010/4 | 2011/4 | 2012/4 | 2013/4 | Total |
|--|---------------|---------------|---------------|---------------|---------------|--------------|
| <u>Earthquake Premium</u> | | | | | | |
| Earned Exposures | 251 | 207 | 235 | 231 | 194 | 1,117 |
| Adjusted Earned Premium | 6,969 | 5,528 | 5,456 | 5,069 | 3,864 | 26,886 |
| Selected Retrospective Premium Trend | -8.6% | -9.0% | -7.7% | -9.0% | 0.0% | |
| Selected Prospective Premium Trend | -7.0% | -7.0% | -7.0% | -7.0% | -7.0% | |
| Premium Projection Factor | 0.590 | 0.636 | 0.720 | 0.770 | 0.845 | |
| Projected Adjusted Earned Premium | 4,115 | 3,517 | 3,926 | 3,901 | 3,266 | 18,725 |
| <u>Earthquake Model Losses</u> | | | | | | |
| Amount of Insurance Years (000's) | 1,031 | 7,466 | 7,929 | 7,362 | 6,436 | |
| Selected Retrospective Amount of Insurance Trend | 28.7% | -4.6% | -4.0% | 3.4% | 0.0% | |
| Selected Prospective Amount of Insurance Trend | 20.0% | 20.0% | 20.0% | 20.0% | 20.0% | |
| Amount of Insurance Projection Factor | 4.188 | 1.322 | 1.404 | 1.577 | 1.525 | |
| Projected Average Amount of Insurance (000's) | 4,317 | 9,873 | 11,134 | 11,610 | 9,815 | |
| Estimated Losses Per \$1,000 AOI Based on Earthquake Model Results | 0.44 | 0.44 | 0.44 | 0.44 | 0.44 | |
| DCC Expense Ratio to Loss | 1.8% | 1.8% | 1.8% | 1.8% | 1.8% | |
| Projected Earthquake Losses and DCC Expense | 1,945 | 4,448 | 5,016 | 5,231 | 4,422 | 21,061 |
| <u>Earthquake Fixed Expenses</u> | | | | | | |
| Estimated General and Other Acquisition Expenses | 638 | 545 | 609 | 605 | 506 | 2,902 |
| Adjusting and Other Loss Adjustment Expenses | 267 | 229 | 255 | 254 | 212 | 1,217 |
| Total Fixed Expenses | 905 | 774 | 864 | 858 | 719 | 4,120 |
| <u>Earthquake Indication</u> | | | | | | |
| Projected Earthquake Losses, DCC and Fixed Expenses | 2,850 | 5,222 | 5,880 | 6,089 | 5,141 | 25,181 |
| Permissible Loss Ratio | 51.4% | 51.4% | 51.4% | 51.4% | 51.4% | 51.4% |
| Required Premium | 5,545 | 10,159 | 11,439 | 11,846 | 10,001 | 48,990 |
| Indicated Rate Level Change | 34.7% | 188.9% | 191.4% | 203.7% | 206.2% | 161.6% |
| Reinsurance Charge | 85.7% | 85.7% | 85.7% | 85.7% | 85.7% | 85.7% |
| Required Premium Including Reinsurance Charge | 9,749 | 13,751 | 15,449 | 15,830 | 13,338 | 68,117 |
| Indicated Rate Level Change Including Reinsurance Charge | 136.9% | 291.0% | 293.5% | 305.8% | 308.3% | 263.8% |
| <u>Earthquake Indication</u> | | | | | | |
| Projected Earthquake Losses, DCC and Fixed Expenses | 2,850 | 5,222 | 5,880 | 6,089 | 5,141 | 25,181 |
| Permissible Loss Ratio | 70.2% | 70.2% | 70.2% | 70.2% | 70.2% | 70.2% |
| Required Premium | 4,060 | 7,438 | 8,376 | 8,673 | 7,323 | 35,870 |
| Indicated Rate Level Change | -1.3% | 111.5% | 113.3% | 122.4% | 124.2% | 91.6% |
| Reinsurance Charge | 85.7% | 85.7% | 85.7% | 85.7% | 85.7% | 85.7% |
| Required Premium Including Reinsurance Charge | 8,264 | 11,031 | 12,386 | 12,658 | 10,659 | 54,997 |
| Indicated Rate Level Change Including Reinsurance Charge | 100.8% | 213.6% | 215.5% | 224.5% | 226.3% | 193.7% |

**Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Indicated Earthquake Rate-Level Change Assumed Effective September 30, 2014
Condominiums / HO-6 (NC), Comprehensive Condominiums**

| Fiscal Calendar Year Ending | 2009/4 | 2010/4 | 2011/4 | 2012/4 | 2013/4 | Total |
|--|---------------|---------------|---------------|---------------|---------------|--------------|
| <u>Earthquake Premium</u> | | | | | | |
| Earned Exposures | 63 | 60 | 57 | 55 | 54 | 290 |
| Adjusted Earned Premium | 4,139 | 3,872 | 3,436 | 3,324 | 3,108 | 17,879 |
| Selected Retrospective Premium Trend | -3.1% | -2.6% | -1.7% | -5.9% | 0.0% | |
| Selected Prospective Premium Trend | -7.0% | -7.0% | -7.0% | -7.0% | -7.0% | |
| Premium Projection Factor | 0.744 | 0.781 | 0.817 | 0.795 | 0.845 | |
| Projected Adjusted Earned Premium | 3,080 | 3,024 | 2,807 | 2,643 | 2,627 | 14,182 |
| <u>Earthquake Model Losses</u> | | | | | | |
| Amount of Insurance Years (000's) | 2,580 | 4,784 | 4,528 | 4,178 | 4,475 | |
| Selected Retrospective Amount of Insurance Trend | 10.7% | -0.2% | 0.1% | 7.2% | 0.0% | |
| Selected Prospective Amount of Insurance Trend | 5.0% | 5.0% | 5.0% | 5.0% | 5.0% | |
| Amount of Insurance Projection Factor | 1.680 | 1.114 | 1.121 | 1.200 | 1.120 | |
| Projected Average Amount of Insurance (000's) | 4,333 | 5,331 | 5,077 | 5,014 | 5,010 | |
| Estimated Losses Per \$1,000 AOI Based on Earthquake Model Results | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | |
| DCC Expense Ratio to Loss | 1.8% | 1.8% | 1.8% | 1.8% | 1.8% | |
| Projected Earthquake Losses and DCC Expense | 2,226 | 2,739 | 2,609 | 2,577 | 2,574 | 12,725 |
| <u>Earthquake Fixed Expenses</u> | | | | | | |
| Estimated General and Other Acquisition Expenses | 625 | 614 | 570 | 537 | 533 | 2,879 |
| Adjusting and Other Loss Adjustment Expenses | 182 | 178 | 166 | 156 | 155 | 837 |
| Total Fixed Expenses | 807 | 792 | 736 | 693 | 688 | 3,716 |
| <u>Earthquake Indication</u> | | | | | | |
| Projected Earthquake Losses, DCC and Fixed Expenses | 3,033 | 3,532 | 3,344 | 3,269 | 3,263 | 16,441 |
| Permissible Loss Ratio | 51.4% | 51.4% | 51.4% | 51.4% | 51.4% | 51.4% |
| Required Premium | 5,901 | 6,871 | 6,506 | 6,360 | 6,348 | 31,987 |
| Indicated Rate Level Change | 91.6% | 127.2% | 131.7% | 140.6% | 141.6% | 125.5% |
| Reinsurance Charge | 85.7% | 85.7% | 85.7% | 85.7% | 85.7% | 85.7% |
| Required Premium Including Reinsurance Charge | 9,048 | 9,959 | 9,374 | 9,060 | 9,032 | 46,473 |
| Indicated Rate Level Change Including Reinsurance Charge | 193.7% | 229.4% | 233.9% | 242.8% | 243.8% | 227.7% |
| <u>Earthquake Indication</u> | | | | | | |
| Projected Earthquake Losses, DCC and Fixed Expenses | 3,033 | 3,532 | 3,344 | 3,269 | 3,263 | 16,441 |
| Permissible Loss Ratio | 70.2% | 70.2% | 70.2% | 70.2% | 70.2% | 70.2% |
| Required Premium | 4,321 | 5,031 | 4,764 | 4,657 | 4,648 | 23,420 |
| Indicated Rate Level Change | 40.3% | 66.4% | 69.7% | 76.2% | 76.9% | 65.1% |
| Reinsurance Charge | 85.7% | 85.7% | 85.7% | 85.7% | 85.7% | 85.7% |
| Required Premium Including Reinsurance Charge | 7,467 | 8,119 | 7,631 | 7,357 | 7,332 | 37,907 |
| Indicated Rate Level Change Including Reinsurance Charge | 142.4% | 168.5% | 171.8% | 178.3% | 179.1% | 167.3% |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Base Rate Effect Summary
Proposed Effective Date: October 23, 2014

| Description | Homeowners | Tenants | Condominiums |
|--------------------|-------------------|----------------|---------------------|
| Current Base Rate | 2,291.78 | 197.94 | 327.88 |
| Base Rate Change | 5.0% | 1.2% | 1.4% |
| Protection Class | -0.7% | 0.0% | 0.0% |
| Proposed Base Rate | 2,422.84 | 200.32 | 332.47 |

**Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Better Roof Replacement Endorsement
Proposed Effective Date: October 23, 2014**

Better Roof Replacement
Endorsement H 6193

HOMEOWNER POLICIES ONLY.

For purposes of this rule, this coverage allows for upgrading a roof to fortified standards upon a roof replacement claim on Coverage A – Dwelling and Coverage B – Other Structures. If an event results in a recommendation by the Claims Organization to replace the roof, coverage will be provided to pay the difference between a standard roof replacement and one replaced with these fortified standards:

- * Re-nail existing roof deck using 8d ring shank nails placed at maximum 6" on-center spacing for edge and field nailing.
- * Self adhering polymer modified bitumen flashing tape at least 4-inches wide applied directly to the roof deck to seal horizontal and vertical joints in the roof deck.
- * The specific underlayment should be a code compliant 30# ASTM D226, Type II underlayment. This is a high quality, 30 pound felt paper.
- * The shingle will have two standards, one for wind and one for impact resistance (hail). The wind standard should be an ASTM D3161 (Class F) or ASTM D7158(Class G or H). The impact resistance standard should be a UL2218 Class 4.

Policies with wind/hail coverage excluded are not eligible to purchase this endorsement.

Refer to the Rate Supplement.

Better Roof Replacement
Endorsement H 6193
Effective 10-23-14

HOMEOWNERS POLICIES ONLY

Factor

1.064

**Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
ISO Public Protection Class
Proposed Effective Date: October 23, 2014**

Protection Classification Information

Protection Classification

Insurance Services Office (ISO) establishes general classifications applying to all areas within limits of municipalities and recognized boundaries of protected area fire districts, protected unincorporated communities and rural areas.

The public protection classification listings range from 1 to 10, listings with 1 representing the best protection available and 9 representing only minimum protection. Areas with a listing of class 10 and areas not listed have no recognized public protection.

These classifications are assigned based on the fire protection district in which the risk is located.

To rate each risk, determine the protection class from the ISO Community Mitigation Classification Manual:

| | | |
|---------------------------------|--|--|
| SINGLE PROTECTION CLASS: | Use the Protection Class listed in the PPC pages. | |
| SPLIT PROTECTION CLASS: | MILES FROM FIRE STATION FEET FROM HYDRANT | PROTECTION CLASS |
| | WITHIN 5 MILES WITHIN 1000 FEET | The 1 st listed numeric classification designator applies (e.g. 6/6X, 6/6Y, or 6/10, use Class 6). |
| | WITHIN 5 MILES OVER 1000 FEET | The 2 nd listed classification designator associated with #X or #Y applies (e.g. for 6/6X, use 6X, for 6/6Y, use Class 6Y). |
| | OVER 5 BUT LESS THAN 7 ROAD MILES AND WITH A CREDIBLE WATER SOURCE WITHIN 1000'. | Classification 10W applies. |

Class 10 applies to all areas not listed.

NOTE: The Declarations will display the distance, in miles, from the primary responding fire department as indicated on the policy.

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
ISO Public Protection Class
Proposed Effective Date: October 23, 2014

Current
Homeowners

| Protection Class | | All Territories | |
|------------------|-------|-----------------|-------|
| | MAS | FRM | MSV |
| 1 | 0.950 | 1.044 | 0.950 |
| 2 | 1.000 | 1.099 | 1.000 |
| 3 | 1.000 | 1.099 | 1.000 |
| 4 | 1.041 | 1.177 | 1.041 |
| 5 | 1.041 | 1.177 | 1.041 |
| 6 | 1.177 | 1.311 | 1.177 |
| 7 | 1.231 | 1.402 | 1.231 |
| 8 | 1.388 | 1.486 | 1.388 |
| 9 | 1.838 | 1.573 | 1.838 |
| 10 | 3.097 | 3.794 | 3.097 |

Proposed
Homeowners

| Protection Class | | All Territories | |
|------------------|-------|-----------------|-------|
| | MAS | FRM | MSV |
| 1 | 0.950 | 1.044 | 0.950 |
| 2 | 1.000 | 1.099 | 1.000 |
| 3 | 1.000 | 1.099 | 1.000 |
| 4 | 1.041 | 1.177 | 1.041 |
| 5 | 1.041 | 1.177 | 1.041 |
| 6 | 1.177 | 1.311 | 1.177 |
| 7 | 1.231 | 1.402 | 1.231 |
| 8 | 1.388 | 1.486 | 1.388 |
| 1Y-8Y | 1.416 | 1.573 | 1.416 |
| 8B | 1.416 | 1.573 | 1.416 |
| 1X-8X | 1.416 | 1.573 | 1.416 |
| 9 | 1.416 | 1.573 | 1.416 |
| 10 | 3.097 | 3.794 | 3.097 |
| 10W | 3.097 | 3.794 | 3.097 |

Current
Tenants

| Protection Class | Entire State | |
|---------------------|--------------|-----------|
| | 1-4 | All other |
| 1 | 1.000 | 1.000 |
| 2 | 1.000 | 1.000 |
| 3 | 1.000 | 1.000 |
| 4 | 1.000 | 1.000 |
| 5 | 1.095 | 1.095 |
| 6 | 1.095 | 1.095 |
| 7 | 1.248 | 1.248 |
| 8 | 1.248 | 1.248 |
| 9 | 1.600 | 1.600 |
| 10 | 1.600 | 1.600 |

Proposed
Tenants

| Protection Class | Entire State | |
|---------------------|--------------|-----------|
| | 1-4 | All other |
| 1 | 1.000 | 1.000 |
| 2 | 1.000 | 1.000 |
| 3 | 1.000 | 1.000 |
| 4 | 1.000 | 1.000 |
| 5 | 1.095 | 1.095 |
| 6 | 1.095 | 1.095 |
| 7 | 1.248 | 1.248 |
| 8 | 1.248 | 1.248 |
| 1Y-8Y | 1.600 | 1.600 |
| 8B | 1.600 | 1.600 |
| 1X-8X | 1.600 | 1.600 |
| 9 | 1.600 | 1.600 |
| 10 | 1.600 | 1.600 |
| 10W | 1.600 | 1.600 |

Current
Condominiums

| Protection Class | Entire State | |
|---------------------|--------------|-----------|
| | 1-4 | All other |
| 1 | 0.950 | 0.950 |
| 2 | 1.000 | 1.000 |
| 3 | 1.000 | 1.000 |
| 4 | 1.000 | 1.000 |
| 5 | 1.100 | 1.100 |
| 6 | 1.100 | 1.100 |
| 7 | 1.100 | 1.100 |
| 8 | 1.100 | 1.100 |
| 9 | 1.592 | 1.592 |
| 10 | 1.592 | 1.592 |

Proposed
Condominiums

| Protection Class | Entire State | |
|---------------------|--------------|-----------|
| | 1-4 | All other |
| 1 | 0.950 | 0.950 |
| 2 | 1.000 | 1.000 |
| 3 | 1.000 | 1.000 |
| 4 | 1.000 | 1.000 |
| 5 | 1.100 | 1.100 |
| 6 | 1.100 | 1.100 |
| 7 | 1.100 | 1.100 |
| 8 | 1.100 | 1.100 |
| 1Y-8Y | 1.592 | 1.592 |
| 8B | 1.592 | 1.592 |
| 1X-8X | 1.592 | 1.592 |
| 9 | 1.592 | 1.592 |
| 10 | 1.592 | 1.592 |
| 10W | 1.592 | 1.592 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
ISO Public Protection Class Income Effect
Proposed Effective Date: October 23, 2014

Homeowners

| Row Labels | Sum of Current Rerated Premium | Sum of Proposed Premium | Change |
|--------------------|--------------------------------|-------------------------|--------------|
| 1FRM | \$ 67,383.00 | \$ 67,383.00 | 0.0% |
| 1MAS | \$ 43,508.00 | \$ 43,508.00 | 0.0% |
| 2FRM | \$ 2,680,929.00 | \$ 2,680,929.00 | 0.0% |
| 2MAS | \$ 5,244,230.00 | \$ 5,244,230.00 | 0.0% |
| 3FRM | \$ 2,518,914.00 | \$ 2,518,914.00 | 0.0% |
| 3MAS | \$ 4,381,857.00 | \$ 4,381,857.00 | 0.0% |
| 4FRM | \$ 1,172,742.00 | \$ 1,172,742.00 | 0.0% |
| 4MAS | \$ 1,601,843.00 | \$ 1,601,843.00 | 0.0% |
| 5FRM | \$ 1,221,290.00 | \$ 1,221,290.00 | 0.0% |
| 5MAS | \$ 1,264,714.00 | \$ 1,264,714.00 | 0.0% |
| 6FRM | \$ 1,429,516.00 | \$ 1,429,516.00 | 0.0% |
| 6MAS | \$ 1,253,935.00 | \$ 1,253,935.00 | 0.0% |
| 7FRM | \$ 523,413.00 | \$ 523,413.00 | 0.0% |
| 7MAS | \$ 526,624.00 | \$ 526,624.00 | 0.0% |
| 8FRM | \$ 59,181.00 | \$ 59,181.00 | 0.0% |
| 8MAS | \$ 106,446.00 | \$ 106,446.00 | 0.0% |
| 9FRM | \$ 902,462.00 | \$ 902,462.00 | 0.0% |
| 9MAS | \$ 759,679.00 | \$ 585,134.69 | -23.0% |
| 10FRM | \$ 5,689.00 | \$ 5,689.00 | 0.0% |
| 10MAS | \$ 33,496.00 | \$ 33,496.00 | 0.0% |
| Grand Total | \$ 25,797,851.00 | \$ 25,623,306.69 | -0.7% |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Other Structures - Increased Limits
Proposed Effective Date: October 23, 2014

Additional limits on specific Other Structures may be provided at an annual rate per \$1,000 shown below.

Current

| Protection Class | Rate |
|------------------|--------|
| 1 – 8 | \$2.70 |
| 9 – 11 | 4.50 |

Proposed

| Protection Class | Rate |
|---------------------|--------|
| 1 – 8 | \$2.70 |
| 1Y-8Y, 8B, 1X-8X, 9 | 4.50 |
| 10, 10W, 11 | 4.50 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Class Rated Townhouses
Proposed Effective Date: October 23, 2014

One- or Two-Family Dwellings:

Current

| Protection Class | Number of Individual Family Units Within a Fire Division* | | |
|------------------|--|-------|-------|
| | 1 – 2 | 3 – 4 | 5 – 8 |
| 1 – 8 | 1.00 | 1.10 | 1.25 |
| 9 – 10 | 1.00 | 1.15 | 1.30 |

Proposed

| Protection Class | Number of Individual Family Units Within a Fire Division* | | |
|------------------------------|--|-------|-------|
| | 1 – 2 | 3 – 4 | 5 – 8 |
| 1 – 8 | 1.00 | 1.10 | 1.25 |
| 1Y-8Y, 8B, 1X-8X, 9, 10, 10W | 1.00 | 1.15 | 1.30 |

Three- or Four-Family Dwellings:

Current

| Protection Class | Number of Individual Family Units Within a Fire Division* | | |
|------------------|--|-------|-------|
| | | 3 – 4 | 5 – 8 |
| 1 – 8 | | 1.00 | 1.10 |
| 9 – 10 | | 1.00 | 1.15 |

Proposed

| Protection Class | Number of Individual Family Units Within a Fire Division* | | |
|------------------------------|--|-------|-------|
| | | 3 – 4 | 5 – 8 |
| 1 – 8 | | 1.00 | 1.10 |
| 1Y-8Y, 8B, 1X-8X, 9, 10, 10W | | 1.00 | 1.15 |

*Each family unit within a two-, three-, or four-family dwelling unit is considered an individual unit when determining the number of individual family units within a fire division.

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Earthquake Coverage
Proposed Effective Date: October 23, 2014

Current Earthquake Rates:

| Description | Coverage | | FRAME: 10% Deductible Rate per \$1000 | | | | | | | ALL OTHER: 10% Deductible Rate per \$1000 | | | | | | |
|---|------------------|------------|---------------------------------------|---|------|---|------|------|------|---|---|------|---|------|------|-------|
| | | | Zones | | | | | | | Zones | | | | | | |
| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| HO Form w/o Extended Repl. Cost Option | Coverage A | Homeowners | - | - | 0.76 | - | 0.61 | 0.53 | 0.29 | - | - | 0.86 | - | 0.70 | 0.56 | 0.341 |
| HO Form w/ Extended Repl. Cost Option | Coverage A | Homeowners | - | - | 0.76 | - | 0.61 | 0.53 | 0.29 | - | - | 0.86 | - | 0.70 | 0.56 | 0.341 |
| TN Form | Coverage C | Tenants | - | - | 0.61 | - | 0.52 | 0.39 | 0.23 | - | - | 0.61 | - | 0.52 | 0.52 | 0.253 |
| CO Form w/o Extended Repl. Cost Option | Coverage C | Condos | - | - | 0.61 | - | 0.33 | 0.29 | 0.22 | - | - | 0.61 | - | 0.52 | 0.48 | 0.22 |
| CO Form w/ Extended Repl. Cost Option | Coverage C | Condos | - | - | 0.61 | - | 0.33 | 0.29 | 0.22 | - | - | 0.61 | - | 0.52 | 0.48 | 0.22 |
| Pers. Prop., HO Inc. of Basic Cov. C Limit or Inc. Occ. | Amt of Inc. Only | | - | - | 0.61 | - | 0.44 | 0.34 | 0.23 | - | - | 0.61 | - | 0.52 | 0.52 | 0.253 |
| Other Structures, Inc. of Basic Cov. B Limit | Amt of Inc. Only | | - | - | 0.76 | - | 0.61 | 0.53 | 0.29 | - | - | 0.86 | - | 0.70 | 0.56 | 0.34 |
| Loss of Use | Amt of Inc. Only | | - | - | 0.61 | - | 0.44 | 0.34 | 0.23 | - | - | 0.61 | - | 0.52 | 0.52 | 0.25 |
| Add. and Alt. for CO and TN | Amt of Inc. Only | | - | - | 0.76 | - | 0.52 | 0.45 | 0.23 | - | - | 0.86 | - | 0.70 | 0.68 | 0.25 |
| Loss of Assessment Option (all forms excl. TN) | Desired Limit | | - | - | 0.76 | - | 0.61 | 0.53 | 0.29 | - | - | 0.86 | - | 0.70 | 0.56 | 0.34 |

Proposed Earthquake Rates

| Description | Coverage | | FRAME: 10% Deductible Rate per \$1000 | | | | | | | ALL OTHER: 10% Deductible Rate per \$1000 | | | | | | |
|---|------------------|-------------|---------------------------------------|---|------|---|------|------|------|---|---|------|---|------|------|------|
| | | | Zones | | | | | | | Zones | | | | | | |
| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| HO Form w/o Extended Repl. Cost Option | Coverage A | Homeowner | - | - | 0.84 | - | 0.67 | 0.58 | 0.32 | - | - | 0.95 | - | 0.77 | 0.62 | 0.37 |
| HO Form w/ Extended Repl. Cost Option | Coverage A | Homeowner | - | - | 0.84 | - | 0.67 | 0.58 | 0.32 | - | - | 0.95 | - | 0.77 | 0.62 | 0.37 |
| TN Form | Coverage C | Tenant | - | - | 0.67 | - | 0.57 | 0.43 | 0.25 | - | - | 0.67 | - | 0.57 | 0.57 | 0.28 |
| CO Form w/o Extended Repl. Cost Option | Coverage C | Condominium | - | - | 0.67 | - | 0.36 | 0.32 | 0.24 | - | - | 0.67 | - | 0.57 | 0.53 | 0.24 |
| CO Form w/ Extended Repl. Cost Option | Coverage C | Condominium | - | - | 0.67 | - | 0.36 | 0.32 | 0.24 | - | - | 0.67 | - | 0.57 | 0.53 | 0.24 |
| Pers. Prop., HO Inc. of Basic Cov. C Limit or Inc. Occ. | Amt of Inc. Only | | - | - | 0.67 | - | 0.48 | 0.37 | 0.25 | - | - | 0.67 | - | 0.57 | 0.57 | 0.28 |
| Other Structures, Inc. of Basic Cov. B Limit | Amt of Inc. Only | | - | - | 0.84 | - | 0.67 | 0.58 | 0.32 | - | - | 0.95 | - | 0.77 | 0.62 | 0.37 |
| Loss of Use | Amt of Inc. Only | | - | - | 0.67 | - | 0.48 | 0.37 | 0.25 | - | - | 0.67 | - | 0.57 | 0.57 | 0.28 |
| Add. and Alt. for CO and TN | Amt of Inc. Only | | - | - | 0.84 | - | 0.57 | 0.50 | 0.25 | - | - | 0.95 | - | 0.77 | 0.75 | 0.28 |
| Loss of Assessment Option (all forms excl. TN) | Desired Limit | | - | - | 0.84 | - | 0.67 | 0.58 | 0.32 | - | - | 0.95 | - | 0.77 | 0.62 | 0.37 |

Percent Change

| Description | Coverage | | FRAME: 10% Deductible Rate per \$1000 | | | | | | | ALL OTHER: 10% Deductible Rate per \$1000 | | | | | | |
|---|------------------|-------------|---------------------------------------|---|-----|---|-----|-----|-----|---|---|-----|---|-----|-----|-----|
| | | | Zones | | | | | | | Zones | | | | | | |
| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| HO Form w/o Extended Repl. Cost Option | Coverage A | Homeowner | - | - | 10% | - | 10% | 10% | 10% | - | - | 10% | - | 10% | 10% | 10% |
| HO Form w/ Extended Repl. Cost Option | Coverage A | Homeowner | - | - | 10% | - | 10% | 10% | 10% | - | - | 10% | - | 10% | 10% | 10% |
| TN Form | Coverage C | Tenant | - | - | 10% | - | 10% | 10% | 10% | - | - | 10% | - | 10% | 10% | 10% |
| CO Form w/o Extended Repl. Cost Option | Coverage C | Condominium | - | - | 10% | - | 10% | 10% | 10% | - | - | 10% | - | 10% | 10% | 10% |
| CO Form w/ Extended Repl. Cost Option | Coverage C | Condominium | - | - | 10% | - | 10% | 10% | 10% | - | - | 10% | - | 10% | 10% | 10% |
| Pers. Prop., HO Inc. of Basic Cov. C Limit or Inc. Occ. | Amt of Inc. Only | | - | - | 10% | - | 10% | 10% | 10% | - | - | 10% | - | 10% | 10% | 10% |
| Other Structures, Inc. of Basic Cov. B Limit | Amt of Inc. Only | | - | - | 10% | - | 10% | 10% | 10% | - | - | 10% | - | 10% | 10% | 10% |
| Loss of Use | Amt of Inc. Only | | - | - | 10% | - | 10% | 10% | 10% | - | - | 10% | - | 10% | 10% | 10% |
| Add. and Alt. for CO and TN | Amt of Inc. Only | | - | - | 10% | - | 10% | 10% | 10% | - | - | 10% | - | 10% | 10% | 10% |
| Loss of Assessment Option (all forms excl. TN) | Desired Limit | | - | - | 10% | - | 10% | 10% | 10% | - | - | 10% | - | 10% | 10% | 10% |

| FRAME: 25% Deductible Rate per \$1000 | | | | | | | ALL OTHER: 25% Deductible Rate per \$1000 | | | | | | |
|---------------------------------------|------|------|------|------|------|------|---|------|------|------|------|------|-------|
| Zones | | | | | | | Zones | | | | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 1.30 | 1.30 | 0.44 | 0.44 | 0.35 | 0.29 | 0.10 | 1.62 | 1.62 | 0.51 | 0.51 | 0.40 | 0.31 | 0.121 |
| 1.30 | 1.30 | 0.44 | 0.44 | 0.35 | 0.29 | 0.10 | 1.62 | 1.62 | 0.51 | 0.51 | 0.40 | 0.31 | 0.121 |
| 0.83 | 0.83 | 0.35 | 0.35 | 0.29 | 0.20 | 0.10 | 0.88 | 0.88 | 0.39 | 0.39 | 0.29 | 0.29 | 0.121 |
| 0.83 | 0.83 | 0.35 | 0.21 | 0.17 | 0.13 | 0.06 | 0.88 | 0.88 | 0.39 | 0.39 | 0.29 | 0.25 | 0.088 |
| 0.83 | 0.83 | 0.35 | 0.21 | 0.17 | 0.13 | 0.06 | 0.88 | 0.88 | 0.39 | 0.39 | 0.29 | 0.25 | 0.088 |
| 0.83 | 0.83 | 0.35 | 0.33 | 0.21 | 0.17 | 0.10 | 0.88 | 0.88 | 0.39 | 0.39 | 0.29 | 0.29 | 0.121 |
| 1.30 | 1.30 | 0.44 | 0.44 | 0.35 | 0.29 | 0.10 | 1.62 | 1.62 | 0.51 | 0.51 | 0.40 | 0.31 | 0.12 |
| 0.88 | 0.88 | 0.35 | 0.33 | 0.21 | 0.17 | 0.10 | 0.88 | 0.88 | 0.35 | 0.35 | 0.29 | 0.29 | 0.10 |
| 1.30 | 1.30 | 0.44 | 0.33 | 0.28 | 0.23 | 0.10 | 1.62 | 1.62 | 0.51 | 0.51 | 0.40 | 0.39 | 0.12 |
| 1.30 | 1.30 | 0.44 | 0.44 | 0.35 | 0.29 | 0.10 | 1.62 | 1.62 | 0.51 | 0.51 | 0.40 | 0.31 | 0.12 |

| FRAME: 25% Deductible Rate per \$1000 | | | | | | | ALL OTHER: 25% Deductible Rate per \$1000 | | | | | | |
|---------------------------------------|------|------|------|------|------|------|---|------|------|------|------|------|------|
| Zones | | | | | | | Zones | | | | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 1.43 | 1.43 | 0.48 | 0.48 | 0.39 | 0.32 | 0.11 | 1.78 | 1.78 | 0.56 | 0.56 | 0.44 | 0.34 | 0.13 |
| 1.43 | 1.43 | 0.48 | 0.48 | 0.39 | 0.32 | 0.11 | 1.78 | 1.78 | 0.56 | 0.56 | 0.44 | 0.34 | 0.13 |
| 0.91 | 0.91 | 0.39 | 0.39 | 0.32 | 0.22 | 0.11 | 0.97 | 0.97 | 0.43 | 0.43 | 0.32 | 0.32 | 0.13 |
| 0.91 | 0.91 | 0.39 | 0.23 | 0.19 | 0.14 | 0.07 | 0.97 | 0.97 | 0.43 | 0.43 | 0.32 | 0.28 | 0.10 |
| 0.91 | 0.91 | 0.39 | 0.23 | 0.19 | 0.14 | 0.07 | 0.97 | 0.97 | 0.43 | 0.43 | 0.32 | 0.28 | 0.10 |
| 0.91 | 0.91 | 0.39 | 0.36 | 0.23 | 0.19 | 0.11 | 0.97 | 0.97 | 0.43 | 0.43 | 0.32 | 0.32 | 0.13 |
| 1.43 | 1.43 | 0.48 | 0.48 | 0.39 | 0.32 | 0.11 | 1.78 | 1.78 | 0.56 | 0.56 | 0.44 | 0.34 | 0.13 |
| 0.97 | 0.97 | 0.39 | 0.36 | 0.23 | 0.19 | 0.11 | 0.97 | 0.97 | 0.39 | 0.39 | 0.32 | 0.32 | 0.11 |
| 1.43 | 1.43 | 0.48 | 0.36 | 0.31 | 0.25 | 0.11 | 1.78 | 1.78 | 0.56 | 0.56 | 0.44 | 0.43 | 0.13 |
| 1.43 | 1.43 | 0.48 | 0.48 | 0.39 | 0.32 | 0.11 | 1.78 | 1.78 | 0.56 | 0.56 | 0.44 | 0.34 | 0.13 |

[illegible]

Filing Memorandum Arkansas Homeowners

Statewide Indicated Change

The Nationwide Mutual Fire Insurance Company five-year experience ending September 30, 2013 (evaluated as of December 31, 2013) resulted in a statewide indicated Homeowner increase of 21.9% to the base policy for the Mutual Fire Company. We are implementing a statewide base rate change of 5.0% in the Mutual Fire Company.

CHANGES BY POLICY FORM

Base Rates

We are revising Nationwide Mutual Fire Insurance Company base rates for the homeowners, tenants, and condominium forms. The planned base rates are shown in Exhibit 1.

Better Roof Replacement

We are introducing an endorsement which allows for upgrading from a standard roof replacement to one replaced with specific, fortified standards. The details of this rule and rate implementation may be found in Exhibit 2.

ISO Public Protection Class

We are modifying the manuals to reflect the description changes of the Insurance Services Office listings which rate the Public Protection Class where each risk is located. Exhibit 3 contains the wording changes. Additionally, to correct a reversal in Homeowner Protection Class 9 factors, we are changing masonry and masonry veneer ratings also shown in Exhibit 3, resulting in an income effect displayed by Exhibit 4.

We are updating the charts that rate by protection class to reflect the descriptions in each of the following sections:

Other Structures – Side by Side Exhibit 5

Class Rated Townhouses – Side by Side Exhibit 6

Earthquake Coverage

We are increasing our Earthquake Coverage rates by 10% for homeowner, tenant, and condominium forms. See Exhibit 7 for the new ratings.

Please contact me, Jack M. Denterlein, at (614) 249-1256 or (800) 882-2822, extension 91256, with any questions. I may also be reached via e-mail at dentejl@nationwide.com or facsimile at (614) 249-5113.

This communication is intended only for the use of the individual or entity to which it is addressed. It contains information from Nationwide Insurance, which is proprietary and confidential and exempt from disclosure under applicable law.

INDEX OF ACTUARIAL EXHIBITS

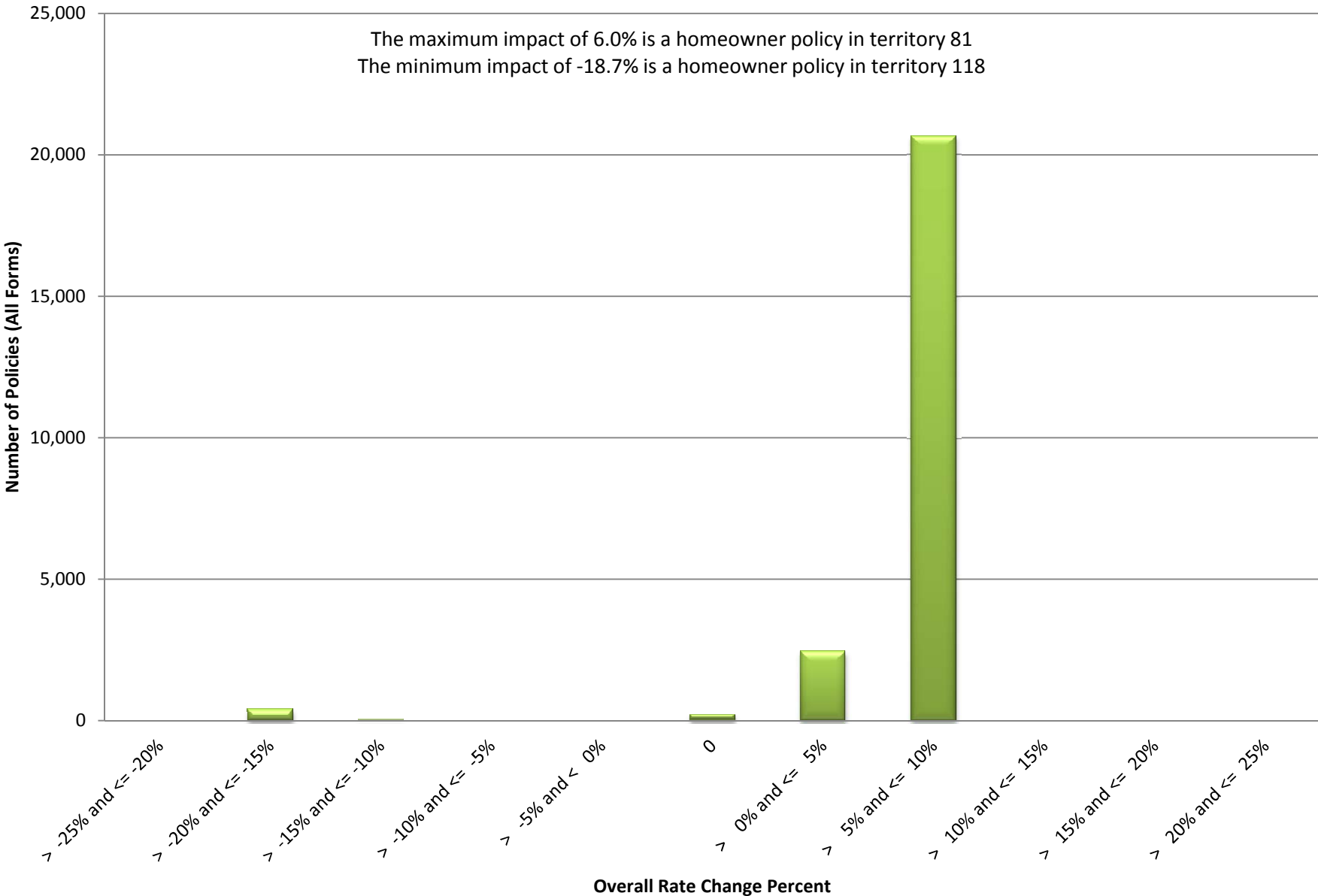
| | |
|---|--------------|
| Income Effect Summary – Detailed | Exhibit I |
| Determination of Indicated Rate Level Change | Exhibit II |
| Determination of Premium Projection Factors | Exhibit III |
| Determination of Non-Hurricane, Non-Wind, Non-Hail Pure Premium | Exhibit IV |
| Determination of Non-Hurricane Wind and Hail Only Pure Premium | Exhibit V |
| Determination of Non-Weather Loss Projection Factors | Exhibit VI |
| Exponential Regression on Four Quarter Ending Trend Data as of December 31, 2013 | Exhibit VII |
| Loss Trending Data | Exhibit VIII |
| Non-Weather Non- Liability Loss Development for the Accident Year Ending September 30, 2013 | Exhibit IX |
| Liability Loss Development for the Accident Year Ending September 30, 2013 | Exhibit X |
| Determination of Indicated Earthquake Rate Level Change | Exhibit XI |

INDEX OF SIDE BY SIDE EXHIBITS

| | |
|---|-----------|
| Base Rate Effect Summary | Exhibit 1 |
| Better Roof Replacement Endorsement | Exhibit 2 |
| ISO Public Protection Class | Exhibit 3 |
| ISO Public Protection Class Income Effect | Exhibit 4 |
| Other Structures | Exhibit 5 |
| Class Rated Townhouses | Exhibit 6 |
| Earthquake Coverage | Exhibit 7 |

Summary of Rate Change Percent

The maximum impact of 6.0% is a homeowner policy in territory 81
The minimum impact of -18.7% is a homeowner policy in territory 118



State: Arkansas

Filing Company:

Nationwide Mutual Fire Insurance Company.

TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name: Homeowners

Project Name/Number: 14H-10084AR-JMD/14H-10084AR-JMD

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

| Creation Date | Schedule Item Status | Schedule | Schedule Item Name | Replacement Creation Date | Attached Document(s) |
|---------------|----------------------|---------------------|---|---------------------------|--|
| 05/15/2014 | | Supporting Document | NAIC loss cost data entry document | 06/25/2014 | FORM RF-1 Rate Filing Abstract revised per objection.pdf (Superseded) |
| 05/15/2014 | | Supporting Document | Supporting Documentation | 06/25/2014 | AR Filing Memorandum 10-23-2014.pdf (Superseded) AR Financial Needs Model 10-23-2014.pdf Histogram of Percent Changes.pdf (Superseded) AR Actuarial Exhibits 10-23-2014 revised per objection.pdf (Superseded) AR Side by Side Exhibits 10-23-2014 revised per objections.pdf (Superseded) |
| 05/15/2014 | | Rate | AR HO NMFIC Rate 102314 | 06/25/2014 | AR_HO_NMFIC_Rate_102314 selected pages.pdf (Superseded) AR_HO_NMFIC_Rate_102314_Marked selected pages.pdf (Superseded) |
| 05/12/2014 | | Supporting Document | Supporting Documentation | 05/15/2014 | AR Actuarial Exhibits 10-23-2014.pdf (Superseded) AR Filing Memorandum 10-23-2014.pdf AR Financial Needs Model 10-23-2014.pdf AR Side by Side Exhibits 10-23-2014.pdf (Superseded) Histogram of Percent Changes.pdf AR_HO_NMFIC_Rate_102314_Marked changes only.pdf (Superseded) AR_HO_NMFIC_Rules_102314_Marked changes only.pdf (Superseded) |
| 05/05/2014 | | Supporting Document | HPCS-Homeowners Premium Comparison Survey | 06/25/2014 | HO Survey Form HPCS.pdf (Superseded) HO Survey Form HPCS.xls (Superseded) |

| | | | |
|-----------------------------|---|------------------------|---|
| State: | Arkansas | Filing Company: | Nationwide Mutual Fire Insurance Company. |
| TOI/Sub-TOI: | 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations | | |
| Product Name: | Homeowners | | |
| Project Name/Number: | 14H-10084AR-JMD/14H-10084AR-JMD | | |

| Creation Date | Schedule Item Status | Schedule | Schedule Item Name | Replacement Creation Date | Attached Document(s) |
|---------------|-------------------------|---------------------|------------------------------------|------------------------------|---|
| 05/05/2014 | | Supporting Document | NAIC loss cost data entry document | 05/15/2014 | FORM RF-1 Rate Filing Abstract.pdf (Superceded) |

NAIC LOSS COST DATA ENTRY DOCUMENT

| | | |
|----|---|-----------------|
| 1. | This filing transmittal is part of Company Tracking # | 14H-10084AR-JMD |
|----|---|-----------------|

| | | |
|----|---|----------------|
| 2. | If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number | Not Applicable |
|----|---|----------------|

| | | | |
|--------------|---|---------------------|-------|
| Company Name | | Company NAIC Number | |
| 3. | A. Nationwide Mutual Fire Insurance Company | B. | 23779 |

| | | | |
|--|---------------|---|-------------|
| Product Coding Matrix Line of Business (i.e., Type of Insurance) | | Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance) | |
| 4. | A. Homeowners | B. | Combination |

5.

| (A) COVERAGE (See Instructions) | (B) Indicated % Rate Level Change | (C) Requested % Rate Level Change | FOR LOSS COSTS ONLY | | | | |
|---------------------------------------|--|--|-------------------------------|--|--|---|---|
| | | | (D) Expected Loss Ratio | (E) Loss Cost Modification Factor | (F) Selected Loss Cost Multiplier | (G) Expense Constant (If Applicable) | (H) Co. Current Loss Cost Multiplier |
| Homeowners | 22.2% | 7.0% | | | | | |
| Tenants | 12.8% | 1.2% | | | | | |
| Condominiums | 1.4% | 1.6% | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| TOTAL OVERALL EFFECT | 28.5% | 6.8% | | | | | |

6.

5 Year History

Rate Change History

| Year | Policy Count | % of Change | Effective Date | State Earned Premium (000) | Incurred Losses (000) | State Loss Ratio | Countrywide Loss Ratio |
|------|--------------|----------------|-------------------|----------------------------------|-----------------------------|------------------------|---------------------------|
| 2013 | 23,679 | 9.66 | 10/23/2013 | \$26,249 | \$17,471 | 66.56 | 76.08 |
| 2012 | 23,564 | 10.56 | 10/23/2012 | \$23,593 | \$10,645 | 45.12 | 64.49 |
| 2011 | 23,721 | 10.30 | 10/23/2011 | \$23,832 | \$31,899 | 135.1 | 83.70 |
| 2010 | 24,254 | 5.50 | 10/23/2010 | \$24,965 | \$14,561 | 58.3 | 61.00 |
| 2009 | 26,080 | 8.50 | 10/23/2009 | \$25,830 | \$32,081 | 124.2 | 61.60 |
| 2008 | 28,058 | 7.00 | 10/23/2008 | \$25,519 | \$31,854 | 124.8 | 61.10 |

7.

| Expense Constants | Selected Provisions |
|---|------------------------|
| A. Total Production Expense | 13.7 |
| B. General Expense | 9.1 |
| C. Taxes, License & Fees | 2.5 |
| D. Underwriting Profit & Contingencies | 10.0 |
| E. Payment fees (returned checks, late payment) | -0.6 |
| F. TOTAL | 24.7 |

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. 10.6% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 114

10. -17.1% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 118

Filing Memorandum Arkansas Homeowners

Statewide Indicated Change

The Nationwide Mutual Fire Insurance Company five-year experience ending September 30, 2013 (evaluated as of December 31, 2013) resulted in a statewide indicated Homeowner increase of 20.1% to the base policy for the Mutual Fire Company. We are implementing a statewide base rate change of 6.8% in the Mutual Fire Company.

CHANGES BY POLICY FORM

Base Rates

We are revising Nationwide Mutual Fire Insurance Company base rates for the homeowners, tenants, and condominium forms. The planned base rates are shown in Exhibit 1.

Better Roof Replacement

We are introducing an endorsement which allows for upgrading from a standard roof replacement to one replaced with specific, fortified standards. The details of this rule and rate implementation may be found in Exhibit 2.

ISO Public Protection Class

We are modifying the manuals to reflect the description changes of the Insurance Services Office listings which rate the Public Protection Class where each risk is located. Exhibit 3 contains the wording changes. Additionally, to correct a reversal in Homeowner Protection Class 9 factors, we are changing masonry and masonry veneer ratings also shown in Exhibit 3, resulting in an income effect displayed by Exhibit 4.

We are updating the charts that rate by protection class to reflect the descriptions in each of the following sections:

Other Structures – Side by Side Exhibit 5

Class Rated Townhouses – Side by Side Exhibit 6

Earthquake Coverage

We are increasing our Earthquake Coverage rates by 10% for homeowner, tenant, and condominium forms. See Exhibit 7 for the new ratings.

Please contact me, Jack M. Denterlein, at (614) 249-1256 or (800) 882-2822, extension 91256, with any questions. I may also be reached via e-mail at dentejl@nationwide.com or facsimile at (614) 249-5113.

This communication is intended only for the use of the individual or entity to which it is addressed. It contains information from Nationwide Insurance, which is proprietary and confidential and exempt from disclosure under applicable law.

INDEX OF ACTUARIAL EXHIBITS

| | |
|---|--------------|
| Income Effect Summary – Detailed | Exhibit I |
| Determination of Indicated Rate Level Change | Exhibit II |
| Determination of Premium Projection Factors | Exhibit III |
| Determination of Non-Hurricane, Non-Wind, Non-Hail Pure Premium | Exhibit IV |
| Determination of Non-Hurricane Wind and Hail Only Pure Premium | Exhibit V |
| Determination of Non-Weather Loss Projection Factors | Exhibit VI |
| Exponential Regression on Four Quarter Ending Trend Data as of December 31, 2013 | Exhibit VII |
| Loss Trending Data | Exhibit VIII |
| Non-Weather Non- Liability Loss Development for the Accident Year Ending September 30, 2013 | Exhibit IX |
| Liability Loss Development for the Accident Year Ending September 30, 2013 | Exhibit X |
| Determination of Indicated Earthquake Rate Level Change | Exhibit XI |

INDEX OF SIDE BY SIDE EXHIBITS

| | |
|---|-----------|
| Base Rate Effect Summary | Exhibit 1 |
| Better Roof Replacement Endorsement | Exhibit 2 |
| ISO Public Protection Class | Exhibit 3 |
| ISO Public Protection Class Income Effect | Exhibit 4 |
| Other Structures | Exhibit 5 |
| Class Rated Townhouses | Exhibit 6 |
| Earthquake Coverage | Exhibit 7 |

Summary of Rate Change Percent

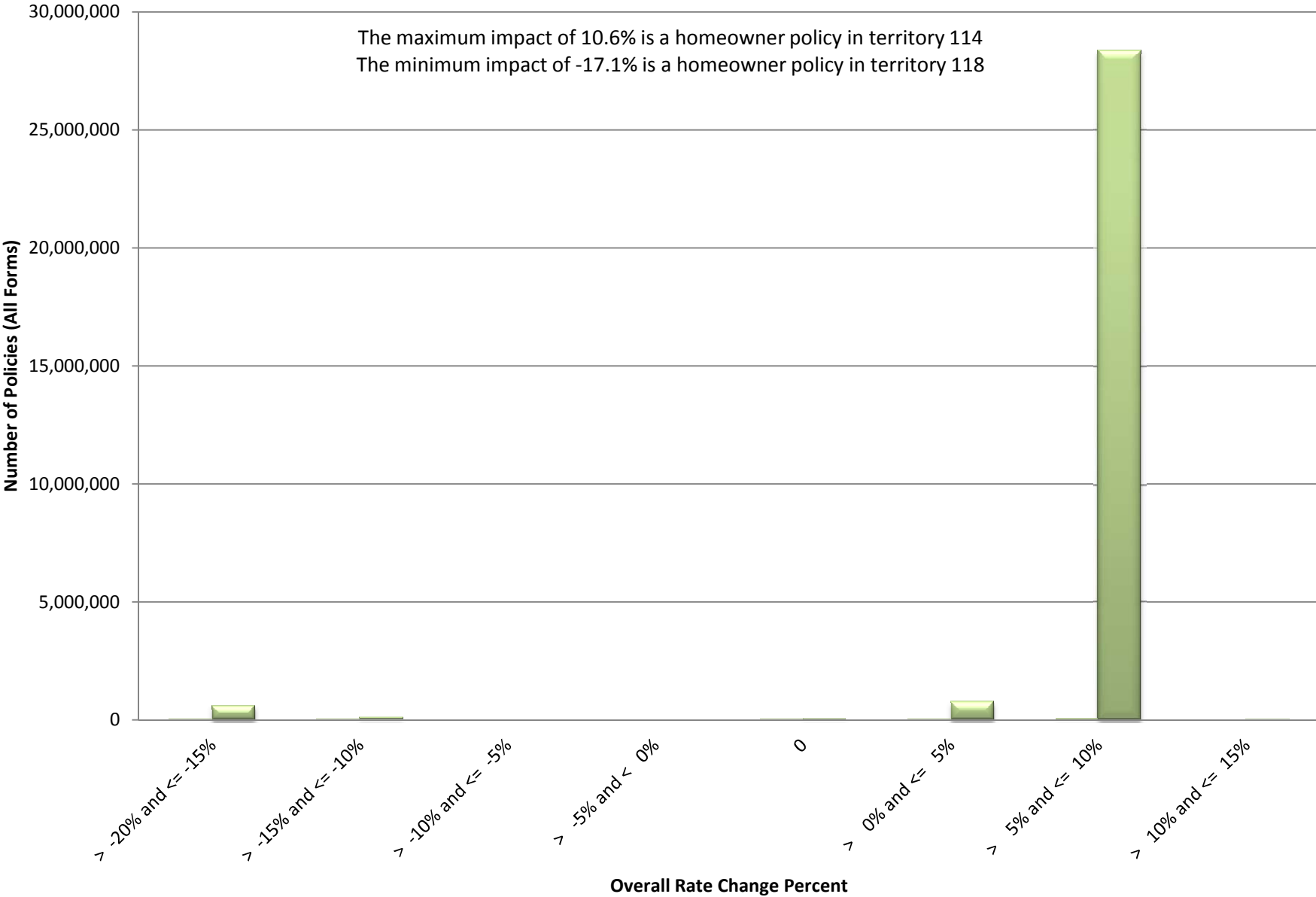


Table of Contents

| | |
|--------------|---|
| Exhibit I | Income Effect Summary |
| Exhibit II | Determination of Indicated Base Rate Level Change |
| Exhibit III | Determination of Premium Projection Factors |
| Exhibit IV | Determination of Non-Hurricane, Non-Wind, and Non-Hail Pure Premium |
| Exhibit V | Determination of Non-Hurricane Wind and Hail Only Pure Premium |
| Exhibit VI | Determination of Non-Weather Loss Projection Factors |
| Exhibit VII | Exponential Regression on Four Quarter Ending Trend Data as of December 31, 2013 |
| Exhibit VIII | Loss Trending Data |
| Exhibit IX | Non-Weather Non- Liability Loss Development for the Accident Year Ending September 30, 2013 |
| Exhibit X | Liability Loss Development for the Accident Year Ending September 30, 2013 |
| Exhibit XI | Determination of Indicated Earthquake Rate Level Change |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Income Effect Summary
Effective Date: September 30, 2014

| Form | Projected Current Level Earned Premium | Indicated Rate Level Change | Indicated Premium | Proposed Rate Change | Total Proposed Additional Premium |
|--------------------------------|--|--------------------------------|---------------------|-------------------------|--------------------------------------|
| Base Policy | | | | | |
| Homeowners | 25,518,528.00 | 22.2% | 5,665,113.22 | 7.0% | 1,786,296.96 |
| Tenant | 645,012.00 | 12.8% | 82,561.54 | 1.2% | 7,740.14 |
| Condominium | 86,082.00 | 1.4% | 1,205.15 | 1.4% | 1,205.15 |
| Base Policy Total | 26,249,622.00 | 21.9% | 5,748,879.90 | 6.8% | 1,795,242.25 |
| Miscellaneous Coverages | | | | | |
| | | | - | | |
| | | | - | | |
| Water Backup - Broad | | | - | | |
| Homeowners | 313,199.00 | 0.0% | - | 0.0% | - |
| Tenants | 10,652.00 | 0.0% | - | 0.0% | - |
| Condominium | 1,247.00 | 0.0% | - | 0.0% | - |
| | | | - | | |
| Water Backup - Limited | | | - | | |
| Homeowners | 6,348.00 | 0.0% | - | 0.0% | - |
| Tenants | 251.00 | 0.0% | - | 0.0% | - |
| Condominium | 57.00 | 0.0% | - | 0.0% | - |
| | | | - | | |
| Earthquake | | | - | | |
| Homeowners | 880,034.00 | 225.3% | 1,982,716.60 | 10.0% | 88,003.40 |
| Tenants | 3,494.00 | 263.8% | 9,217.17 | 10.0% | 349.40 |
| Condominium | 3,046.00 | 227.7% | 6,935.74 | 10.0% | 304.60 |
| | | | - | | |
| Combined | | | | | |
| Homeowners | 26,845,504.00 | 28.5% | 7,647,829.82 | 7.0% | 1,874,300.36 |
| Tenants | 670,209.00 | 13.7% | 91,778.71 | 1.2% | 8,089.54 |
| Condominium | 91,512.00 | 8.9% | 8,140.89 | 1.6% | 1,509.75 |
| Company Total | 27,607,225.00 | 28.1% | 7,747,749.42 | 6.8% | 1,883,899.65 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Indicated Rate-Level Change Assumed Effective September 30, 2014
Basic / HO1, Extended / HO2, Elite / HO3, Golden Blanket / HO5, Market Value, Market Value Plus

| Fiscal Accident Year Ending | 2009/3 | 2010/3 | 2011/3 | 2012/3 | 2013/3 | 5-Year |
|--|---------------|---------------|---------------|---------------|---------------|---------------|
| Premium | | | | | | |
| 1. Current Level Earned Premium | 34,396,975 | 31,281,826 | 28,719,683 | 27,265,740 | 26,172,849 | |
| 2. Premium Projection Factor | 0.845 | 0.871 | 0.908 | 0.942 | 0.975 | |
| 3. Projected Current Level Earned Premium = (1) x (2) | 29,065,444 | 27,246,470 | 26,077,472 | 25,684,327 | 25,518,528 | 133,592,241 |
| Non-Hurricane Losses and DCC Expense | | | | | | |
| 4. Non-Weather Estimated Ultimate Losses and DCC Expense | 7,926,488 | 10,027,343 | 6,197,229 | 7,058,590 | 5,565,252 | |
| 5. Non-Weather Loss Projection Factor | 0.855 | 0.789 | 0.789 | 0.776 | 0.950 | |
| 6. Projected Non-Weather Losses and DCC Expense = (4) x (5) | 6,777,147 | 7,911,574 | 4,889,614 | 5,477,466 | 5,286,989 | 30,342,790 |
| 7. Projected Non-Weather Losses and DCC Expense Ratio | 23.3% | 29.0% | 18.8% | 21.3% | 20.7% | 22.7% |
| 8. Projected Weather Losses and DCC Expense | 15,136,144 | 13,917,180 | 13,388,734 | 13,150,282 | 13,104,330 | 68,696,670 |
| 9. Projected Weather Losses and DCC Expense Ratio = (8) ÷ (3) | 52.1% | 51.1% | 51.3% | 51.2% | 51.4% | 51.4% |
| 10. Current Coverage Adjustment | 0.929 | 0.929 | 0.929 | 0.929 | 0.929 | |
| 11. Projected Estimated Ultimate Losses and DCC Expense = [(6) + (8)] x (10) | 20,357,447 | 20,278,912 | 16,980,585 | 17,305,178 | 17,085,535 | 91,216,782 |
| 12. Projected Loss and DCC Expense Ratio = (11) ÷ (3) | 70.0% | 74.4% | 65.1% | 67.4% | 67.0% | 68.28000% |
| 13. Experience Year Weights Used Above | 15% | 15% | 20% | 25% | 25% | |
| 14. Credibility Assigned to Experience | | | | | | 73.4% |
| 15. Trended Permissible Loss and DCC Expense Ratio | | | | | | 49.7% |
| 16. Credibility-Weighted Loss and DCC Expense Ratio = (14) x (12) + [1-(14)] x (15) | | | | | | 63.3% |
| 17. Credibility-Weighted Losses and DCC Expense = (3) x (16) | | | | | | 84,563,889 |
| Modeled Hurricane Losses and DCC Expense | | | | | | |
| 18. Projected Amount of Insurance Years (000's) | | | | | | 21,427,537 |
| 19. Estimated Losses Per \$1,000 AOI Based on AIR Model | | | | | | 0.0000 |
| 20. DCC Expense Ratio to Loss | | | | | | 1.3% |
| 21. Projected Hurricane Losses and DCC Expense = (18) x (19) x [1 + (20)] | | | | | | 0 |
| 22. Projected Hurricane Losses and DCC Expense Ratio = (21) ÷ (3) | | | | | | 0.0% |
| 23. Projected Average Modeled Hurricane Loss Per Policy | | | | | | \$0.00 |
| 24. Projected Amount of Insurance Years (000's) | | | | | | 21,427,537 |
| 25. Estimated Losses Per \$1,000 AOI Based on AIR Model | | | | | | 0.0220 |
| 26. DCC Expense Ratio to Loss | | | | | | 1.3% |
| 27. Projected FFEQ Losses and DCC Expense = (24) x (25) x [1 + (26)] | | | | | | 477,534 |
| 28. Projected FFEQ Losses and DCC Expense Ratio = (27) ÷ (3) | | | | | | 0.4% |
| 29. Projected Average Modeled FFEQ Loss Per Policy | | | | | | \$4.32 |
| Non-Hurricane Fixed Expenses | | | | | | |
| 30. Total Fixed Expenses | 4,534,210 | 4,250,450 | 4,068,086 | 4,006,756 | 3,980,890 | 20,840,392 |
| Indication | | | | | | |
| Yes. Projected Credibility-Weighted Losses, DCC and Fixed Expenses = (17) + (21) + (28) + (30) | | | | | | 105,881,815 |
| 32. Permissible Loss and Fixed Expense Ratio | | | | | | 65.3% |
| 33. Credibility-Weighted Required Premium = (31) ÷ (32) | | | | | | 162,146,730 |
| 34. Credibility-Weighted Indicated Rate Level Change = (33) ÷ (3) - 1 | | | | | | 21.4% |
| 35. Reinsurance Charge | | | | | | 0.7% |
| 36. Experience Required Premium Including Reinsurance Charge | | | | | | 173,450,854 |
| 37. Credibility-Weighted Required Premium Including Reinsurance Charge = (33) + [(3) x (35)] ÷ [1 - Commissions - Misc Tax - Prem Tax] | | | | | | 163,262,656 |
| 38. Experience Indicated Rate Level Change Including Reinsurance Charge = (36) ÷ (3) - 1 | | | | | | 29.8% |
| 39. Credibility-Weighted Indicated Rate Level Change Including Reinsurance Charge = (37) ÷ (3) - 1 | | | | | | 22.2% |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Indicated Rate-Level Change Assumed Effective September 30, 2014
Tenants / HO-4 (NC)

| Fiscal Accident Year Ending | 2009/3 | 2010/3 | 2011/3 | 2012/3 | 2013/3 | 5-Year |
|--|---------------|---------------|---------------|---------------|---------------|---------------|
| Premium | | | | | | |
| 1. Current Level Earned Premium | 651,897 | 612,629 | 627,836 | 632,234 | 653,508 | |
| 2. Premium Projection Factor | 0.849 | 0.889 | 0.933 | 0.966 | 0.987 | |
| 3. Projected Current Level Earned Premium = (1) x (2) | 553,461 | 544,627 | 585,771 | 610,738 | 645,012 | 2,939,609 |
| Non-Hurricane Losses and DCC Expense | | | | | | |
| 4. Non-Weather Estimated Ultimate Losses and DCC Expense | 317,712 | 540,316 | 260,879 | 216,935 | 260,609 | |
| 5. Non-Weather Loss Projection Factor | 0.788 | 0.714 | 0.805 | 0.962 | 1.031 | |
| 6. Projected Non-Weather Losses and DCC Expense = (4) x (5) | 250,357 | 385,786 | 210,008 | 208,691 | 268,688 | 1,323,530 |
| 7. Projected Non-Weather Losses and DCC Expense Ratio | 45.2% | 70.8% | 35.9% | 34.2% | 41.7% | 45.0% |
| 8. Projected Weather Losses and DCC Expense | 16,403 | 15,922 | 17,231 | 17,926 | 18,994 | 86,476 |
| 9. Projected Weather Losses and DCC Expense Ratio = (8) ÷ (3) | 3.0% | 2.9% | 2.9% | 2.9% | 2.9% | 2.9% |
| 10. Current Coverage Adjustment | 0.999 | 0.999 | 0.999 | 0.999 | 0.999 | |
| 11. Projected Estimated Ultimate Losses and DCC Expense = [(6) + (8)] x (10) | 266,493 | 401,306 | 227,012 | 226,390 | 287,394 | 1,326,499 |
| 12. Projected Loss and DCC Expense Ratio = (11) ÷ (3) | 48.2% | 73.7% | 38.8% | 37.1% | 44.6% | 45.12500% |
| 13. Experience Year Weights Used Above | 10% | 10% | 15% | 25% | 40% | |
| 14. Credibility Assigned to Experience | | | | | | 29.5% |
| 15. Trended Permissible Loss and DCC Expense Ratio | | | | | | 48.1% |
| 16. Credibility-Weighted Loss and DCC Expense Ratio = (14) x (12) + [1-(14)] x (15) | | | | | | 47.2% |
| 17. Credibility-Weighted Losses and DCC Expense = (3) x (16) | | | | | | 1,387,495 |
| Modeled Hurricane Losses and DCC Expense | | | | | | |
| 18. Projected Amount of Insurance Years (000's) | | | | | | 320,317 |
| 19. Estimated Losses Per \$1,000 AOI Based on AIR Model | | | | | | 0.0000 |
| 20. DCC Expense Ratio to Loss | | | | | | 1.3% |
| 21. Projected Hurricane Losses and DCC Expense = (18) x (19) x [1 + (20)] | | | | | | 0 |
| 22. Projected Hurricane Losses and DCC Expense Ratio = (21) ÷ (3) | | | | | | 0.0% |
| 23. Projected Average Modeled Hurricane Loss Per Policy | | | | | | \$0.00 |
| 24. Projected Amount of Insurance Years (000's) | | | | | | 320,317 |
| 25. Estimated Losses Per \$1,000 AOI Based on AIR Model | | | | | | 0.0065 |
| 26. DCC Expense Ratio to Loss | | | | | | 1.3% |
| 27. Projected FFEQ Losses and DCC Expense = (24) x (25) x [1 + (26)] | | | | | | 2,109 |
| 28. Projected FFEQ Losses and DCC Expense Ratio = (27) ÷ (3) | | | | | | 0.1% |
| 29. Projected Average Modeled FFEQ Loss Per Policy | | | | | | \$0.20 |
| Non-Hurricane Fixed Expenses | | | | | | |
| 30. Total Fixed Expenses | 145,560 | 143,237 | 154,058 | 160,624 | 169,638 | 773,117 |
| Indication | | | | | | |
| Yes. Projected Credibility-Weighted Losses, DCC and Fixed Expenses = (17) + (21) + (28) + (30) | | | | | | 2,162,721 |
| 32. Permissible Loss and Fixed Expense Ratio | | | | | | 65.3% |
| 33. Credibility-Weighted Required Premium = (31) ÷ (32) | | | | | | 3,311,977 |
| 34. Credibility-Weighted Indicated Rate Level Change = (33) ÷ (3) - 1 | | | | | | 12.7% |
| 35. Reinsurance Charge | | | | | | 0.1% |
| 36. Experience Required Premium Including Reinsurance Charge | | | | | | 3,222,076 |
| 37. Credibility-Weighted Required Premium Including Reinsurance Charge = (33) + ((3) x (35)) ÷ [1 - Commissions - Misc Tax - Prem Tax] | | | | | | 3,315,485 |
| 38. Experience Indicated Rate Level Change Including Reinsurance Charge = (36) ÷ (3) - 1 | | | | | | 9.6% |
| 39. Credibility-Weighted Indicated Rate Level Change Including Reinsurance Charge = (37) ÷ (3) - 1 | | | | | | 12.8% |

**Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Indicated Rate-Level Change Assumed Effective September 30, 2014
Condominiums / HO-6 (NC), Comprehensive Condominiums**

| Fiscal Accident Year Ending | 2009/3 | 2010/3 | 2011/3 | 2012/3 | 2013/3 | 5-Year |
|--|---------------|---------------|---------------|---------------|---------------|---------------|
| Premium | | | | | | |
| 1. Current Level Earned Premium | 98,615 | 90,638 | 80,623 | 78,219 | 82,061 | |
| 2. Premium Projection Factor | 0.898 | 0.960 | 1.034 | 1.062 | 1.049 | |
| 3. Projected Current Level Earned Premium = (1) x (2) | 88,556 | 87,012 | 83,364 | 83,069 | 86,082 | 428,083 |
| Non-Hurricane Losses and DCC Expense | | | | | | |
| 4. Non-Weather Estimated Ultimate Losses and DCC Expense | 59,933 | 56,918 | 33,424 | 51,276 | 96,728 | |
| 5. Non-Weather Loss Projection Factor | 1.294 | 1.209 | 1.250 | 1.244 | 0.987 | |
| 6. Projected Non-Weather Losses and DCC Expense = (4) x (5) | 77,553 | 68,814 | 41,780 | 63,787 | 95,471 | 347,405 |
| 7. Projected Non-Weather Losses and DCC Expense Ratio | 87.6% | 79.1% | 50.1% | 76.8% | 110.9% | 81.2% |
| 8. Projected Weather Losses and DCC Expense | 4,734 | 4,505 | 4,353 | 4,353 | 4,505 | 22,450 |
| 9. Projected Weather Losses and DCC Expense Ratio = (8) ÷ (3) | 5.3% | 5.2% | 5.2% | 5.2% | 5.2% | 5.2% |
| 10. Current Coverage Adjustment | 99.8% | 99.8% | 99.8% | 99.8% | 99.8% | |
| 11. Projected Estimated Ultimate Losses and DCC Expense = [(6) + (8)] x (10) | 82,122 | 73,172 | 46,041 | 68,004 | 99,776 | 377,441 |
| 12. Projected Loss and DCC Expense Ratio = (11) ÷ (3) | 92.7% | 84.1% | 55.2% | 81.9% | 115.9% | 88.17000% |
| 13. Experience Year Weights Used Above | 10% | 15% | 20% | 25% | 30% | |
| 14. Credibility Assigned to Experience | | | | | | 4.5% |
| 15. Trended Permissible Loss and DCC Expense Ratio | | | | | | 41.7% |
| 16. Credibility-Weighted Loss and DCC Expense Ratio = (14) x (12) + [1-(14)] x (15) | | | | | | 43.8% |
| 17. Credibility-Weighted Losses and DCC Expense = (3) x (16) | | | | | | 187,500 |
| Modeled Hurricane Losses and DCC Expense | | | | | | |
| 18. Projected Amount of Insurance Years (000's) | | | | | | 78,667 |
| 19. Estimated Losses Per \$1,000 AOI Based on AIR Model | | | | | | 0.0000 |
| 20. DCC Expense Ratio to Loss | | | | | | 1.3% |
| 21. Projected Hurricane Losses and DCC Expense = (18) x (19) x [1 + (20)] | | | | | | 0 |
| 22. Projected Hurricane Losses and DCC Expense Ratio = (21) ÷ (3) | | | | | | 0.0% |
| 23. Projected Average Modeled Hurricane Loss Per Policy | | | | | | \$0.00 |
| 24. Projected Amount of Insurance Years (000's) | | | | | | 78,533 |
| 25. Estimated Losses Per \$1,000 AOI Based on AIR Model | | | | | | 0.0044 |
| 26. DCC Expense Ratio to Loss | | | | | | 1.3% |
| 27. Projected FFEQ Losses and DCC Expense = (24) x (25) x [1 + (26)] | | | | | | 350 |
| 28. Projected FFEQ Losses and DCC Expense Ratio = (27) ÷ (3) | | | | | | 0.1% |
| 29. Projected Average Modeled FFEQ Loss Per Policy | | | | | | \$0.30 |
| Non-Hurricane Fixed Expenses | | | | | | |
| 30. Total Fixed Expenses | 19,660 | 19,317 | 18,507 | 18,442 | 19,111 | 95,037 |
| Indication | | | | | | |
| Yes. Projected Credibility-Weighted Losses, DCC and Fixed Expenses = (17) + (21) + (28) + (30) | | | | | | 282,887 |
| 32. Permissible Loss and Fixed Expense Ratio | | | | | | 65.3% |
| 33. Credibility-Weighted Required Premium = (31) ÷ (32) | | | | | | 433,211 |
| 34. Credibility-Weighted Indicated Rate Level Change = (33) ÷ (3) - 1 | | | | | | 1.2% |
| 35. Reinsurance Charge | | | | | | 0.2% |
| 36. Experience Required Premium Including Reinsurance Charge | | | | | | 725,108 |
| 37. Credibility-Weighted Required Premium Including Reinsurance Charge = (33) + [(3) x (35)] ÷ [1 - Commissions - Misc Tax - Prem Tax] | | | | | | 434,233 |
| 38. Experience Indicated Rate Level Change Including Reinsurance Charge = (36) ÷ (3) - 1 | | | | | | 69.4% |
| 39. Credibility-Weighted Indicated Rate Level Change Including Reinsurance Charge = (37) ÷ (3) - 1 | | | | | | 1.4% |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Premium Projection Factors
Basic / HO1, Extended / HO2, Elite / HO3, Golden Blanket / HO5, Market Value, Market Value Plus

| | Fiscal Calendar Year Ending | | | | |
|--|-----------------------------|------------|------------|------------|------------|
| | 2009/3 | 2010/3 | 2011/3 | 2012/3 | 2013/3 |
| Past-to-Present Adjustments | | | | | |
| 1. Average Earned Date for Fiscal Calendar Year | 3/31/2009 | 3/31/2010 | 3/31/2011 | 3/31/2012 | 3/31/2013 |
| 2. Average Earned Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 3. Years of Trend = (2) - (1) | 4.003 | 3.003 | 2.003 | 1.000 | 0.000 |
| 4. Selected Premium Trend | -3.5% | -3.7% | -3.5% | -3.4% | 0.0% |
| 5. Past-to-Present Factor = $[1+(4)]^{(3)}$ | 0.867 | 0.893 | 0.931 | 0.966 | 1.000 |
| Present-to-Future Adjustments | | | | | |
| 6. Average Earned Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 7. Average Earned Date for Assumed Effective Period | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 |
| 8. Years of Trend = (7) - (6) | 2.564 | 2.564 | 2.564 | 2.564 | 2.564 |
| 9. Selected Premium Trend | -1.0% | -1.0% | -1.0% | -1.0% | -1.0% |
| 10. Present-to-Future Factor = $[1+(9)]^{(8)}$ | 0.975 | 0.975 | 0.975 | 0.975 | 0.975 |
| Past-to-Future Adjustments | | | | | |
| 11. Premium Projection Factor = (5) × (10) | 0.845 | 0.871 | 0.908 | 0.942 | 0.975 |

**Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Premium Projection Factors
Tenants / HO-4 (NC)**

| | Fiscal Calendar Year Ending | | | | |
|--|-----------------------------|------------|------------|------------|------------|
| | 2009/3 | 2010/3 | 2011/3 | 2012/3 | 2013/3 |
| Past-to-Present Adjustments | | | | | |
| 1. Average Earned Date for Fiscal Calendar Year | 3/31/2009 | 3/31/2010 | 3/31/2011 | 3/31/2012 | 3/31/2013 |
| 2. Average Earned Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 3. Years of Trend = (2) - (1) | 4.003 | 3.003 | 2.003 | 1.000 | 0.000 |
| 4. Selected Premium Trend | -3.7% | -3.4% | -2.8% | -2.1% | 0.0% |
| 5. Past-to-Present Factor = $[1+(4)]^{(3)}$ | 0.860 | 0.901 | 0.945 | 0.979 | 1.000 |
| Present-to-Future Adjustments | | | | | |
| 6. Average Earned Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 7. Average Earned Date for Assumed Effective Period | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 |
| 8. Years of Trend = (7) - (6) | 2.564 | 2.564 | 2.564 | 2.564 | 2.564 |
| 9. Selected Premium Trend | -0.5% | -0.5% | -0.5% | -0.5% | -0.5% |
| 10. Present-to-Future Factor = $[1+(9)]^{(8)}$ | 0.987 | 0.987 | 0.987 | 0.987 | 0.987 |
| Past-to-Future Adjustments | | | | | |
| 11. Premium Projection Factor = (5) × (10) | 0.849 | 0.889 | 0.933 | 0.966 | 0.987 |

**Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Premium Projection Factors
Condominiums / HO-6 (NC), Comprehensive Condominiums**

| | Fiscal Calendar Year Ending | | | | |
|--|-----------------------------|------------|------------|------------|------------|
| | 2009/3 | 2010/3 | 2011/3 | 2012/3 | 2013/3 |
| Past-to-Present Adjustments | | | | | |
| 1. Average Earned Date for Fiscal Calendar Year | 3/31/2009 | 3/31/2010 | 3/31/2011 | 3/31/2012 | 3/31/2013 |
| 2. Average Earned Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 3. Years of Trend = (2) - (1) | 4.003 | 3.003 | 2.003 | 1.000 | 0.000 |
| 4. Selected Premium Trend | -3.8% | -2.9% | -0.7% | 1.2% | 0.0% |
| 5. Past-to-Present Factor = $[1+(4)]^{(3)}$ | 0.856 | 0.915 | 0.986 | 1.012 | 1.000 |
| Present-to-Future Adjustments | | | | | |
| 6. Average Earned Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 7. Average Earned Date for Assumed Effective Period | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 |
| 8. Years of Trend = (7) - (6) | 2.564 | 2.564 | 2.564 | 2.564 | 2.564 |
| 9. Selected Premium Trend | 1.9% | 1.9% | 1.9% | 1.9% | 1.9% |
| 10. Present-to-Future Factor = $[1+(9)]^{(8)}$ | 1.049 | 1.049 | 1.049 | 1.049 | 1.049 |
| Past-to-Future Adjustments | | | | | |
| 11. Premium Projection Factor = (5) × (10) | 0.898 | 0.960 | 1.034 | 1.062 | 1.049 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Non-Hurricane, Non-Wind, and Non-Hail Pure Premium (Other Weather)
Based on Total Weather Losses less Wind and Hail and Hurricane Losses
Basic / HO1, Extended / HO2, Elite / HO3, Golden Blanket / HO5, Market Value, Market Value Plus

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
|-------------------------------|------------------|-------------------------------------|----------------------------|--------------------|-----------------|------------------------------------|-----------------------------|---------------------|------------------|----------------------------------|------------------------|
| Four Calendar Quarters Ending | Earned Exposures | Incurred Cost DCC Adjusted Severity | Severity Projection Factor | Projected Severity | Severity Weight | Incurred Claim Frequency (per 100) | Frequency Projection Factor | Projected Frequency | Frequency Weight | Historical Adjusted Pure Premium | Projected Pure Premium |
| 1999/4 | 19550 | 2,909 | 1.976 | 5,748 | 1 | 2.041 | 0.728 | 1.486 | 1 | 59.37 | 85.42 |
| 2000/4 | 20717 | 3,417 | 1.884 | 6,438 | 1 | 1.965 | 0.746 | 1.466 | 1 | 67.14 | 94.38 |
| 2001/4 | 21694 | 3,418 | 1.796 | 6,139 | 1 | 4.969 | 0.765 | 3.801 | 1 | 169.84 | 233.34 |
| 2002/4 | 21951 | 3,275 | 1.712 | 5,607 | 1 | 1.553 | 0.783 | 1.216 | 1 | 50.86 | 68.18 |
| 2003/4 | 23302 | 3,168 | 1.632 | 5,170 | 1 | 1.219 | 0.803 | 0.979 | 1 | 38.62 | 50.61 |
| 2004/4 | 24387 | 5,848 | 1.556 | 9,099 | 1 | 1.169 | 0.822 | 0.961 | 1 | 68.36 | 87.44 |
| 2005/4 | 25483 | 3,479 | 1.483 | 5,159 | 1 | 1.083 | 0.843 | 0.913 | 1 | 37.68 | 47.1 |
| 2006/4 | 26526 | 7,164 | 1.414 | 10,130 | 1 | 0.901 | 0.863 | 0.778 | 1 | 64.55 | 78.81 |
| 2007/4 | 26813 | 6,702 | 1.348 | 9,034 | 1 | 0.869 | 0.885 | 0.769 | 1 | 58.24 | 69.47 |
| 2008/4 | 25711 | 9,852 | 1.285 | 12,660 | 1 | 1.015 | 0.906 | 0.920 | 1 | 100 | 116.47 |
| 2009/4 | 23873 | 3,331 | 1.225 | 4,080 | 1 | 15.046 | 0.929 | 13.978 | 1 | 501.18 | 570.3 |
| 2010/4 | 22074 | 5,724 | 1.168 | 6,686 | 1 | 1.563 | 0.951 | 1.486 | 1 | 89.47 | 99.35 |
| 2011/4 | 21452 | 6,877 | 1.113 | 7,654 | 1 | 1.660 | 0.975 | 1.619 | 1 | 114.16 | 123.92 |
| 2012/4 | 21143 | 5,378 | 1.061 | 5,706 | 1 | 0.676 | 0.999 | 0.675 | 1 | 36.36 | 38.52 |
| 2013/4 | 21126 | 4,654 | 1.012 | 4,710 | 1 | 1.534 | 1.023 | 1.569 | 1 | 71.39 | 73.9 |
| Wtd Avg | | 5,013 | | 6,935 | | 2.484 | | 2.174 | | 124.52 | 150.77 |

| | | | | | | |
|--------------------|-------|--------|--|--------|----------|----------|
| 109668 | m= | 6,935 | m= | 2.174 | 101.81 | 122.48 |
| | s= | 2,354 | s= | 3.351 | 116 | 132 |
| | m-2s= | 2,227 | m-2s= | -4.528 | -129.810 | -141.940 |
| | m-1s= | 4,581 | m-1s= | -1.177 | -14.00 | -9.73 |
| | m+1s= | 9,289 | m+1s= | 5.525 | 217.62 | 254.69 |
| | m+2s= | 11,643 | m+2s= | 8.876 | 333.43 | 386.90 |
| | Retro | Pro | | | | Selected |
| Severity Trend | 4.9% | 0.5% | A. Selected Weather Severity: | | | 6935.00 |
| Frequency Trend | -2.4% | 1.0% | B. Selected Weather Frequency (per 100): | | | 2.17 |
| Pure Premium Trend | 2.4% | 1.5% | C. Other Weather Pure Premium = (A) × (B) ÷ 100: | | | 150.77 |

- Earned Exposures
- Non-Wind and Hail severity, excluding hurricane losses
- $= (1 + \text{Selected Retrospective Severity Trend}) / (\text{Years of Retrospective Trend}) \times (1 + \text{Selected Prospective Severity Trend}) / (\text{Years of Prospective Trend})$
- $= (2) \times (3)$
- Judgmentally selected weight assigned to calendar year severity.
- Non-Wind and Hail frequency per 100 exposures, excluding hurricane losses
- $= (1 + \text{Selected Retrospective Frequency Trend}) / (\text{Years of Retrospective Trend}) \times (1 + \text{Selected Prospective Frequency Trend}) / (\text{Years of Prospective Trend})$
- $= (6) \times (7)$
- Judgmentally selected weight assigned to calendar year frequency.
- $= (2) \times (6) \div 100$
- $= (4) \times (8) \div 100$

*Loss Causes: Lightning (102), Water Damage (107), Freezing (108), Flood and Rising Water (118), Weight of Ice/Snow (143), and Water Non-Cat (151)

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Non-Hurricane, Non-Wind, and Non-Hail Pure Premium (Other Weather)
Based on Total Weather Losses less Wind and Hail and Hurricane Losses
Tenants / HO-4 (NC)

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
|-------------------------------|------------------|-------------------------------------|----------------------------|--------------------|-----------------|------------------------------------|-----------------------------|---------------------|------------------|----------------------------------|------------------------|
| Four Calendar Quarters Ending | Earned Exposures | Incurred Cost DCC Adjusted Severity | Severity Projection Factor | Projected Severity | Severity Weight | Incurred Claim Frequency (per 100) | Frequency Projection Factor | Projected Frequency | Frequency Weight | Historical Adjusted Pure Premium | Projected Pure Premium |
| 1999/4 | 1774 | 578 | 1.954 | 1,129 | 1 | 0.451 | 1.338 | 0.603 | 1 | 2.61 | 6.81 |
| 2000/4 | 2092 | 1,247 | 1.862 | 2,322 | 1 | 0.478 | 1.310 | 0.626 | 1 | 5.96 | 14.54 |
| 2001/4 | 2091 | 492 | 1.775 | 873 | 1 | 0.765 | 1.283 | 0.981 | 1 | 3.76 | 8.56 |
| 2002/4 | 1802 | 1,537 | 1.693 | 2,602 | 1 | 0.499 | 1.257 | 0.627 | 1 | 7.67 | 16.31 |
| 2003/4 | 1626 | 2,087 | 1.613 | 3,366 | 1 | 0.492 | 1.231 | 0.606 | 1 | 10.27 | 20.40 |
| 2004/4 | 1652 | 1,104 | 1.538 | 1,698 | 1 | 0.182 | 1.206 | 0.219 | 1 | 2.01 | 3.72 |
| 2005/4 | 1713 | 986 | 1.466 | 1,445 | 1 | 0.525 | 1.181 | 0.620 | 1 | 5.18 | 8.96 |
| 2006/4 | 1767 | 1,441 | 1.398 | 2,015 | 1 | 0.340 | 1.157 | 0.393 | 1 | 4.90 | 7.92 |
| 2007/4 | 1833 | 972 | 1.332 | 1,295 | 1 | 0.327 | 1.133 | 0.370 | 1 | 3.18 | 4.79 |
| 2008/4 | 1943 | 1,699 | 1.270 | 2,158 | 1 | 0.515 | 1.110 | 0.572 | 1 | 8.75 | 12.34 |
| 2009/4 | 1965 | 2,621 | 1.211 | 3,174 | 1 | 1.221 | 1.087 | 1.327 | 1 | 32.00 | 42.12 |
| 2010/4 | 1947 | 1,506 | 1.154 | 1,738 | 1 | 0.308 | 1.064 | 0.328 | 1 | 4.64 | 5.70 |
| 2011/4 | 2119 | 2,196 | 1.100 | 2,416 | 1 | 0.425 | 1.042 | 0.443 | 1 | 9.33 | 10.70 |
| 2012/4 | 2191 | 1,265 | 1.049 | 1,327 | 1 | 0.319 | 1.021 | 0.326 | 1 | 4.04 | 4.33 |
| 2013/4 | 2318 | 1,030 | 1.000 | 1,030 | 1 | 0.259 | 1.000 | 0.259 | 1 | 2.67 | 2.67 |
| Wtd Avg | | 1,384 | | 1,906 | | 0.474 | | 0.553 | | 6.56 | 10.54 |

| | | | | | |
|-------|-------|-------|--------|--------|--------|
| m= | 1,906 | m= | 0.553 | 7.13 | 11.32 |
| s= | 764 | s= | 0.29 | 7 | 10 |
| m-2s= | 378 | m-2s= | -0.027 | -7.570 | -8.460 |
| m-1s= | 1,142 | m-1s= | 0.263 | -0.22 | 1.43 |
| m+1s= | 2,670 | m+1s= | 0.843 | 14.48 | 21.21 |
| m+2s= | 3,434 | m+2s= | 1.133 | 21.83 | 31.10 |

| | | | | |
|--------------------|-------|------|--|----------|
| | Retro | Pro | | Selected |
| Severity Trend | 4.9% | 0.0% | A. Selected Weather Severity: | 1906.00 |
| Frequency Trend | 2.1% | 0.0% | B. Selected Weather Frequency (per 100): | 0.55 |
| Pure Premium Trend | 7.1% | 0.0% | C. Other Weather Pure Premium = (A) × (B) ÷ 100: | 10.54 |

1. Earned Exposures
2. Non-Wind and Hail severity, excluding hurricane losses
3. = (1+Selected Retrospective Severity Trend)/(Years of Retrospective Trend) ' (1+Selected Prospective Severity Trend)/(Years of Prospective Trend)
4. = (2) × (3)
5. Judgmentally selected weight assigned to calendar year severity.
6. Non-Wind and Hail frequency per 100 exposures, excluding hurricane losses
7. = (1+Selected Retrospective Frequency Trend)/(Years of Retrospective Trend) ' (1+Selected Prospective Frequency Trend)/(Years of Prospective Trend)
8. = (6) × (7)
9. Judgmentally selected weight assigned to calendar year frequency.
10. = (2) × (6) ÷ 100
11. = (4) × (8) ÷ 100

*Loss Causes: Lightning (102), Water Damage (107), Freezing (108), Flood and Rising Water (118), Weight of Ice/Snow (143), and Water Non-Cat (151)

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Non-Hurricane, Non-Wind, and Non-Hail Pure Premium (Other Weather)
Based on Total Weather Losses less Wind and Hail and Hurricane Losses
Condominiums / HO-6 (NC), Comprehensive Condominiums

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
|-------------------------------|------------------|-------------------------------------|----------------------------|--------------------|-----------------|------------------------------------|-----------------------------|---------------------|------------------|----------------------------------|------------------------|
| Four Calendar Quarters Ending | Earned Exposures | Incurred Cost DCC Adjusted Severity | Severity Projection Factor | Projected Severity | Severity Weight | Incurred Claim Frequency (per 100) | Frequency Projection Factor | Projected Frequency | Frequency Weight | Historical Adjusted Pure Premium | Projected Pure Premium |
| 1999/4 | 176 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2000/4 | 193 | 1,302 | 1.000 | 1,302 | 1 | 0.518 | 1.000 | 0.518 | 1 | 6.74 | 6.74 |
| 2001/4 | 188 | 3,162 | 1.000 | 3,162 | 1 | 2.660 | 1.000 | 2.660 | 1 | 84.11 | 84.11 |
| 2002/4 | 182 | 811 | 1.000 | 811 | 1 | 1.648 | 1.000 | 1.648 | 1 | 13.37 | 13.37 |
| 2003/4 | 207 | 885 | 1.000 | 885 | 1 | 0.483 | 1.000 | 0.483 | 1 | 4.27 | 4.27 |
| 2004/4 | 243 | 2,880 | 1.000 | 2,880 | 1 | 0.823 | 1.000 | 0.823 | 1 | 23.70 | 23.70 |
| 2005/4 | 257 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2006/4 | 266 | 3,146 | 1.000 | 3,146 | 1 | 0.376 | 1.000 | 0.376 | 1 | 11.83 | 11.83 |
| 2007/4 | 279 | 383 | 1.000 | 383 | 1 | 0.358 | 1.000 | 0.358 | 1 | 1.37 | 1.37 |
| 2008/4 | 265 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2009/4 | 245 | 2,920 | 1.000 | 2,920 | 1 | 0.408 | 1.000 | 0.408 | 1 | 11.91 | 11.91 |
| 2010/4 | 233 | 3,175 | 1.000 | 3,175 | 1 | 1.288 | 1.000 | 1.288 | 1 | 40.89 | 40.89 |
| 2011/4 | 230 | 480 | 1.000 | 480 | 1 | 0.870 | 1.000 | 0.870 | 1 | 4.18 | 4.18 |
| 2012/4 | 230 | 1,142 | 1.000 | 1,142 | 1 | 0.870 | 1.000 | 0.870 | 1 | 9.94 | 9.94 |
| 2013/4 | 235 | 438 | 1.000 | 438 | 1 | 0.851 | 1.000 | 0.851 | 1 | 3.73 | 3.73 |
| Wtd Avg | | 1,727 | | 1,727 | | 0.744 | | 0.744 | | 12.85 | 12.85 |

| | | | | | | |
|--------------------|-------|-------|--|--------|---------|----------|
| | m= | 1,727 | m= | 0.744 | 14.4 | 18 |
| | s= | 1,207 | s= | 0.708 | 22 | 24 |
| | m-2s= | (687) | m-2s= | -0.672 | -29.840 | -29,000 |
| | m-1s= | 520 | m-1s= | 0.036 | -7.72 | -5.50 |
| | m+1s= | 2,934 | m+1s= | 1.452 | 36.52 | 41.50 |
| | m+2s= | 4,141 | m+2s= | 2.16 | 58.64 | 65.00 |
| | Retro | Pro | | | | Selected |
| Severity Trend | 0.0% | 0.0% | A. Selected Weather Severity: | | | 1727.00 |
| Frequency Trend | 0.0% | 0.0% | B. Selected Weather Frequency (per 100): | | | 0.74 |
| Pure Premium Trend | 0.0% | 0.0% | C. Other Weather Pure Premium = (A) × (B) ÷ 100: | | | 12.85 |

1. Earned Exposures
2. Non-Wind and Hail severity, excluding hurricane losses
3. = $(1 + \text{Selected Retrospective Severity Trend}) / (\text{Years of Retrospective Trend}) \times (1 + \text{Selected Prospective Severity Trend}) / (\text{Years of Prospective Trend})$
4. = $(2) \times (3)$
5. Judgmentally selected weight assigned to calendar year severity.
6. Non-Wind and Hail frequency per 100 exposures, excluding hurricane losses
7. = $(1 + \text{Selected Retrospective Frequency Trend}) / (\text{Years of Retrospective Trend}) \times (1 + \text{Selected Prospective Frequency Trend}) / (\text{Years of Prospective Trend})$
8. = $(6) \times (7)$
9. Judgmentally selected weight assigned to calendar year frequency.
10. = $(2) \times (6) \div 100$
11. = $(4) \times (8) \div 100$

*Loss Causes: Lightning (102), Water Damage (107), Freezing (108), Flood and Rising Water (118), Weight of Ice/Snow (143), and Water Non-Cat (151)

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Non-Hurricane Wind and Hail Only Pure Premium
Based on Total Weather Losses less Wind and Hail and Hurricane Losses
Basic / HO1, Extended / HO2, Elite / HO3, Golden Blanket / HO5, Market Value, Market Value Plus

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
|-------------------------------|------------------|-------------------------------------|----------------------------|--------------------|-----------------|------------------------------------|-----------------------------|---------------------|------------------|----------------------------------|------------------------|
| Four Calendar Quarters Ending | Earned Exposures | Incurred Cost DCC Adjusted Severity | Severity Projection Factor | Projected Severity | Severity Weight | Incurred Claim Frequency (per 100) | Frequency Projection Factor | Projected Frequency | Frequency Weight | Historical Adjusted Pure Premium | Projected Pure Premium |
| 1999/4 | 19550 | 6,224 | 1.554 | 9,672 | 1 | 7.765 | 1.452 | 11.275 | 1 | 483.29 | 1090.52 |
| 2000/4 | 20717 | 3,722 | 1.506 | 5,605 | 1 | 3.707 | 1.414 | 5.242 | 1 | 137.97 | 293.81 |
| 2001/4 | 21694 | 3,380 | 1.459 | 4,931 | 1 | 4.817 | 1.377 | 6.633 | 1 | 162.81 | 327.07 |
| 2002/4 | 21951 | 6,241 | 1.414 | 8,825 | 1 | 4.861 | 1.341 | 6.519 | 1 | 303.38 | 575.30 |
| 2003/4 | 23302 | 6,150 | 1.370 | 8,426 | 1 | 4.085 | 1.305 | 5.331 | 1 | 251.23 | 449.19 |
| 2004/4 | 24387 | 4,492 | 1.328 | 5,965 | 1 | 3.592 | 1.271 | 4.565 | 1 | 161.35 | 272.30 |
| 2005/4 | 25483 | 5,444 | 1.287 | 7,006 | 1 | 2.143 | 1.238 | 2.653 | 1 | 116.66 | 185.87 |
| 2006/4 | 26526 | 7,859 | 1.247 | 9,800 | 1 | 5.632 | 1.205 | 6.787 | 1 | 442.62 | 665.13 |
| 2007/4 | 26813 | 5,045 | 1.208 | 6,094 | 1 | 2.227 | 1.173 | 2.612 | 1 | 112.35 | 159.18 |
| 2008/4 | 25711 | 7,884 | 1.171 | 9,232 | 1 | 10.443 | 1.142 | 11.926 | 1 | 823.33 | 1101.01 |
| 2009/4 | 23873 | 7,538 | 1.134 | 8,548 | 1 | 7.896 | 1.112 | 8.780 | 1 | 595.20 | 750.51 |
| 2010/4 | 22074 | 5,784 | 1.099 | 6,357 | 1 | 3.076 | 1.083 | 3.331 | 1 | 177.92 | 211.75 |
| 2011/4 | 21452 | 8,551 | 1.065 | 9,107 | 1 | 13.113 | 1.055 | 13.834 | 1 | 1121.29 | 1259.86 |
| 2012/4 | 21143 | 5,559 | 1.032 | 5,737 | 1 | 3.841 | 1.027 | 3.945 | 1 | 213.52 | 226.32 |
| 2013/4 | 21126 | 4,671 | 1.000 | 4,671 | 1 | 2.764 | 1.000 | 2.764 | 1 | 129.11 | 129.11 |
| Wtd Avg | | 5,903 | | 7,332 | | 5.331 | | 6.413 | | 314.69 | 470.20 |

| | | | | | |
|--------------------|--------|-------|--------|--|----------|
| m= | 7,332 | m= | 6.41 | 348.8 | 513.13 |
| s= | 1,814 | s= | 3.57 | 297.71 | 379.63 |
| m-2s= | 3,704 | m-2s= | (0.73) | -246.62 | -246.13 |
| m-1s= | 5,518 | m-1s= | 2.84 | 51.09 | 133.5 |
| m+1s= | 9,146 | m+1s= | 9.98 | 646.51 | 892.76 |
| m+2s= | 10,960 | m+2s= | 13.55 | 944.22 | 1272.39 |
| Severity Trend | 3.2% | Retro | Pro | | Selected |
| Frequency Trend | 2.7% | | | A. Selected Weather Severity: | 7332.00 |
| Pure Premium Trend | 6.0% | | | B. Selected Weather Frequency (per 100): | 6.41 |
| | | | | C. Wind/Hail Pure Premium = (A) × (B) ÷ 100: | 470.20 |

1. Wind and Hail Earned Exposures
2. Wind and Hail severity, excluding hurricane losses
3. = (1+Selected Retrospective Severity Trend)(Years of Retrospective Trend) ' (1+Selected Prospective Severity Trend)(Years of Prospective Trend)
4. = (2) × (3)
5. Judgmentally selected weight assigned to calendar year severity.
6. Wind and Hail frequency per 100 exposures, excluding hurricane losses
7. = (1+Selected Retrospective Frequency Trend)(Years of Retrospective Trend) ' (1+Selected Prospective Frequency Trend)(Years of Prospective Trend)
8. = (6) × (7)
9. Judgmentally selected weight assigned to calendar year frequency.
10. = (2) × (6) ÷ 100
11. = (4) × (8) ÷ 100

*Loss Causes: Wind (104) and Hail (114)

**Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Non-Hurricane Wind and Hail Only Pure Premium
Based on Total Weather Losses less Wind and Hail and Hurricane Losses
Tenants / HO-4 (NC)**

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
|-------------------------------|------------------|-------------------------------------|----------------------------|--------------------|-----------------|------------------------------------|-----------------------------|---------------------|------------------|----------------------------------|------------------------|
| Four Calendar Quarters Ending | Earned Exposures | Incurred Cost DCC Adjusted Severity | Severity Projection Factor | Projected Severity | Severity Weight | Incurred Claim Frequency (per 100) | Frequency Projection Factor | Projected Frequency | Frequency Weight | Historical Adjusted Pure Premium | Projected Pure Premium |
| 1999/4 | 1774 | 415 | 1.000 | 415 | 1 | 0.169 | 1.000 | 0.169 | 1 | 0.70 | 0.70 |
| 2000/4 | 2092 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2001/4 | 2091 | 2,745 | 1.000 | 2,745 | 1 | 0.383 | 1.000 | 0.383 | 1 | 10.51 | 10.51 |
| 2002/4 | 1802 | 330 | 1.000 | 330 | 1 | 0.111 | 1.000 | 0.111 | 1 | 0.37 | 0.37 |
| 2003/4 | 1626 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2004/4 | 1652 | 599 | 1.000 | 599 | 1 | 0.061 | 1.000 | 0.061 | 1 | 0.37 | 0.37 |
| 2005/4 | 1713 | 0 | 1.000 | | | 0.058 | 1.000 | 0.058 | 1 | 0.00 | |
| 2006/4 | 1767 | 715 | 1.000 | 715 | 1 | 0.057 | 1.000 | 0.057 | 1 | 0.41 | 0.41 |
| 2007/4 | 1833 | 207 | 1.000 | 207 | 1 | 0.055 | 1.000 | 0.055 | 1 | 0.11 | 0.11 |
| 2008/4 | 1943 | 1,774 | 1.000 | 1,774 | 1 | 0.566 | 1.000 | 0.566 | 1 | 10.04 | 10.04 |
| 2009/4 | 1965 | -735 | 1.000 | -735 | 1 | 0.051 | 1.000 | 0.051 | 1 | -0.37 | -0.37 |
| 2010/4 | 1947 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2011/4 | 2119 | 368 | 1.000 | 368 | 1 | 0.142 | 1.000 | 0.142 | 1 | 0.52 | 0.52 |
| 2012/4 | 2191 | 3 | 1.000 | 3 | 1 | 0.046 | 1.000 | 0.046 | 1 | 0.00 | 0.00 |
| 2013/4 | 2318 | 4,451 | 1.000 | 4,451 | 1 | 0.086 | 1.000 | 0.086 | 1 | 3.83 | 3.83 |
| Wtd Avg | | 988 | | 988 | | 0.119 | | 0.119 | | 1.18 | 1.18 |

| | | | | | | |
|--------------------|-------|---------|--|--------|-------|----------|
| | m= | 988 | m= | 0.12 | 1.77 | 2.41 |
| | s= | 1,470 | s= | 0.16 | 3.59 | 4.04 |
| | m-2s= | (1,952) | m-2s= | (0.19) | -5.41 | -5.67 |
| | m-1s= | (482) | m-1s= | (0.04) | -1.82 | -1.63 |
| | m+1s= | 2,458 | m+1s= | 0.28 | 5.36 | 6.45 |
| | m+2s= | 3,928 | m+2s= | 0.43 | 8.95 | 10.49 |
| | Retro | Pro | | | | Selected |
| Severity Trend | 0.0% | 0.0% | A. Selected Weather Severity: | | | 988.00 |
| Frequency Trend | 0.0% | 0.0% | B. Selected Weather Frequency (per 100): | | | 0.12 |
| Pure Premium Trend | 0.0% | 0.0% | C. Wind/Hail Pure Premium = (A) × (B) ÷ 100: | | | 1.18 |

1. Wind and Hail Earned Exposures
2. Wind and Hail severity, excluding hurricane losses
3. = $(1 + \text{Selected Retrospective Severity Trend}) / (\text{Years of Retrospective Trend}) \times (1 + \text{Selected Prospective Severity Trend}) / (\text{Years of Prospective Trend})$
4. = $(2) \times (3)$
5. Judgmentally selected weight assigned to calendar year severity.
6. Wind and Hail frequency per 100 exposures, excluding hurricane losses
7. = $(1 + \text{Selected Retrospective Frequency Trend}) / (\text{Years of Retrospective Trend}) \times (1 + \text{Selected Prospective Frequency Trend}) / (\text{Years of Prospective Trend})$
8. = $(6) \times (7)$
9. Judgmentally selected weight assigned to calendar year frequency.
10. = $(2) \times (6) \div 100$
11. = $(4) \times (8) \div 100$

*Loss Causes: Wind (104) and Hail (114)

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Non-Hurricane Wind and Hail Only Pure Premium
Based on Total Weather Losses less Wind and Hail and Hurricane Losses
Condominiums / HO-6 (NC), Comprehensive Condominiums

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
|-------------------------------|------------------|-------------------------------------|----------------------------|--------------------|-----------------|------------------------------------|-----------------------------|---------------------|------------------|----------------------------------|------------------------|
| Four Calendar Quarters Ending | Earned Exposures | Incurred Cost DCC Adjusted Severity | Severity Projection Factor | Projected Severity | Severity Weight | Incurred Claim Frequency (per 100) | Frequency Projection Factor | Projected Frequency | Frequency Weight | Historical Adjusted Pure Premium | Projected Pure Premium |
| 1999/4 | 176 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2000/4 | 193 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2001/4 | 188 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2002/4 | 182 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2003/4 | 207 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2004/4 | 243 | 3,434 | 1.000 | 3,434 | 1 | 0.412 | 1.000 | 0.412 | 1 | 14.15 | 14.15 |
| 2005/4 | 257 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2006/4 | 266 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2007/4 | 279 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2008/4 | 265 | 1,341 | 1.000 | 1,341 | 1 | 0.755 | 1.000 | 0.755 | 1 | 10.12 | 10.12 |
| 2009/4 | 245 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2010/4 | 233 | 0 | 1.000 | | | 0.429 | 1.000 | 0.429 | 1 | 0.00 | |
| 2011/4 | 230 | 951 | 1.000 | 951 | 1 | 0.435 | 1.000 | 0.435 | 1 | 4.14 | 4.14 |
| 2012/4 | 230 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2013/4 | 235 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| Wtd Avg | | 1,909 | | 1,909 | | 0.135 | | 0.135 | | 2.58 | 2.58 |

m= 1,909
s= 1,335
m-2s= (761)
m-1s= 574
m+1s= 3,244
m+2s= 4,579

m= 0.14
s= 0.25
m-2s= (0.36)
m-1s= (0.11)
m+1s= 0.38
m+2s= 0.63

1.89
4.36
-6.83
-2.47
6.25
10.61

Selected
1909.00
0.14
2.58

Severity Trend 0.0% 0.0%
Frequency Trend 0.0% 0.0%
Pure Premium Trend 0.0% 0.0%

A. Selected Weather Severity:
B. Selected Weather Frequency (per 100):
C. Wind/Hail Pure Premium = (A) × (B) ÷ 100:

1. Wind and Hail Earned Exposures
2. Wind and Hail severity, excluding hurricane losses
3. = (1+Selected Retrospective Severity Trend)(Years of Retrospective Trend) ' (1+Selected Prospective Severity Trend)(Years of Prospective Trend)
4. = (2) × (3)
5. Judgmentally selected weight assigned to calendar year severity.
6. Wind and Hail frequency per 100 exposures, excluding hurricane losses
7. = (1+Selected Retrospective Frequency Trend)(Years of Retrospective Trend) ' (1+Selected Prospective Frequency Trend)(Years of Prospective Trend)
8. = (6) × (7)
9. Judgmentally selected weight assigned to calendar year frequency.
10. = (2) × (6) ÷ 100
11. = (4) × (8) ÷ 100

*Loss Causes: Wind (104) and Hail (114)

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Non-Weather Loss Projection Factors
Basic / HO1, Extended / HO2, Elite / HO3, Golden Blanket / HO5, Market Value, Market Value Plus

| | Fiscal Calendar Year Ending | | | | |
|---|-----------------------------|------------|------------|------------|------------|
| | 2009/3 | 2010/3 | 2011/3 | 2012/3 | 2013/3 |
| Past-to-Present Adjustments | | | | | |
| 1. Average Loss Date for Fiscal Calendar Year | 3/31/2009 | 3/31/2010 | 3/31/2011 | 3/31/2012 | 3/31/2013 |
| 2. Average Loss Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 3. Years of Trend = (2) - (1) | 4.003 | 3.003 | 2.003 | 1.000 | 0.000 |
| 4. Selected Severity Trend | 1.8% | -0.7% | -1.8% | -13.8% | 0.0% |
| 5. Selected Frequency Trend | -4.3% | -5.3% | -7.2% | -5.2% | 0.0% |
| 6. Selected Pure Premium Trend = [1+(4)] × [1+(5)] - 1 | -2.6% | -6.0% | -8.9% | -18.3% | 0.0% |
| 7. Past-to-Present Factor = [1+(6)](3) | 0.900 | 0.830 | 0.830 | 0.817 | 1.000 |
| Present-to-Future Adjustments | | | | | |
| 8. Average Loss Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 9. Average Loss Date for Assumed Effective Period | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 |
| 10. Years of Trend = (9) - (8) | 2.564 | 2.564 | 2.564 | 2.564 | 2.564 |
| 11. Selected Severity Trend | -1.0% | -1.0% | -1.0% | -1.0% | -1.0% |
| 12. Selected Frequency Trend | -1.0% | -1.0% | -1.0% | -1.0% | -1.0% |
| 13. Selected Pure Premium Trend = [1+(11)] × [1+(12)] - 1 | -2.0% | -2.0% | -2.0% | -2.0% | -2.0% |
| 14. Present-to-Future Factor = [1+(13)](10) | 0.950 | 0.950 | 0.950 | 0.950 | 0.950 |
| Past-to-Future Adjustments | | | | | |
| 15. Loss Projection Factor = (7) × (14) | 0.855 | 0.789 | 0.789 | 0.776 | 0.950 |

**Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Non-Weather Loss Projection Factors
Tenants / HO-4 (NC)**

| | Fiscal Calendar Year Ending | | | | |
|---|-----------------------------|------------|------------|------------|------------|
| | 2009/3 | 2010/3 | 2011/3 | 2012/3 | 2013/3 |
| Past-to-Present Adjustments | | | | | |
| 1. Average Loss Date for Fiscal Calendar Year | 3/31/2009 | 3/31/2010 | 3/31/2011 | 3/31/2012 | 3/31/2013 |
| 2. Average Loss Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 3. Years of Trend = (2) - (1) | 4.003 | 3.003 | 2.003 | 1.000 | 0.000 |
| 4. Selected Severity Trend | 4.2% | 4.2% | 4.2% | 4.2% | 0.0% |
| 5. Selected Frequency Trend | -10.3% | -15.1% | -15.2% | -10.5% | 0.0% |
| 6. Selected Pure Premium Trend = [1+(4)] × [1+(5)] - 1 | -6.5% | -11.5% | -11.6% | -6.7% | 0.0% |
| 7. Past-to-Present Factor = [1+(6)](3) | 0.764 | 0.693 | 0.781 | 0.933 | 1.000 |
| Present-to-Future Adjustments | | | | | |
| 8. Average Loss Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 9. Average Loss Date for Assumed Effective Period | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 |
| 10. Years of Trend = (9) - (8) | 2.564 | 2.564 | 2.564 | 2.564 | 2.564 |
| 11. Selected Severity Trend | 2.0% | 2.0% | 2.0% | 2.0% | 2.0% |
| 12. Selected Frequency Trend | -0.8% | -0.8% | -0.8% | -0.8% | -0.8% |
| 13. Selected Pure Premium Trend = [1+(11)] × [1+(12)] - 1 | 1.2% | 1.2% | 1.2% | 1.2% | 1.2% |
| 14. Present-to-Future Factor = [1+(13)](10) | 1.031 | 1.031 | 1.031 | 1.031 | 1.031 |
| Past-to-Future Adjustments | | | | | |
| 15. Loss Projection Factor = (7) × (14) | 0.788 | 0.714 | 0.805 | 0.962 | 1.031 |

**Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Non-Weather Loss Projection Factors
Condominiums / HO-6 (NC), Comprehensive Condominiums**

| | Fiscal Calendar Year Ending | | | | |
|---|-----------------------------|------------|------------|------------|------------|
| | 2009/3 | 2010/3 | 2011/3 | 2012/3 | 2013/3 |
| Past-to-Present Adjustments | | | | | |
| 1. Average Loss Date for Fiscal Calendar Year | 3/31/2009 | 3/31/2010 | 3/31/2011 | 3/31/2012 | 3/31/2013 |
| 2. Average Loss Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 3. Years of Trend = (2) - (1) | 4.003 | 3.003 | 2.003 | 1.000 | 0.000 |
| 4. Selected Severity Trend | 9.9% | 8.8% | 17.3% | 32.6% | 0.0% |
| 5. Selected Frequency Trend | -2.6% | -1.7% | -4.1% | -5.0% | 0.0% |
| 6. Selected Pure Premium Trend = [1+(4)] × [1+(5)] - 1 | 7.0% | 7.0% | 12.5% | 26.0% | 0.0% |
| 7. Past-to-Present Factor = [1+(6)](3) | 1.311 | 1.225 | 1.266 | 1.260 | 1.000 |
| Present-to-Future Adjustments | | | | | |
| 8. Average Loss Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 9. Average Loss Date for Assumed Effective Period | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 |
| 10. Years of Trend = (9) - (8) | 2.564 | 2.564 | 2.564 | 2.564 | 2.564 |
| 11. Selected Severity Trend | 1.5% | 1.5% | 1.5% | 1.5% | 1.5% |
| 12. Selected Frequency Trend | -2.0% | -2.0% | -2.0% | -2.0% | -2.0% |
| 13. Selected Pure Premium Trend = [1+(11)] × [1+(12)] - 1 | -0.5% | -0.5% | -0.5% | -0.5% | -0.5% |
| 14. Present-to-Future Factor = [1+(13)](10) | 0.987 | 0.987 | 0.987 | 0.987 | 0.987 |
| Past-to-Future Adjustments | | | | | |
| 15. Loss Projection Factor = (7) × (14) | 1.294 | 1.209 | 1.250 | 1.244 | 0.987 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Exponential Regression on Four Quarter Ending Trend Data as of December 31, 2013
Non-Weather, With Losses Capped at \$250,000

Basic / HO1, Extended / HO2, Elite / HO3, Golden Blanket / HO5, Market Value, Market Value Plus

Average Paid Cost

Arkansas Countrywide

| Quarters of Trend | NW Calendar Year Ending 2013/4 | NW Calendar Year Ending 2013/4 |
|-------------------|--------------------------------|--------------------------------|
| 24 | 4.1% | 3.9% |
| 23 | 4.2% | 3.9% |
| 22 | 4.4% | 3.8% |
| 21 | 3.8% | 3.7% |
| 20 | 1.8% | 3.6% |
| 19 | 0.3% | 3.6% |
| 18 | -0.5% | 3.6% |
| 17 | -1.1% | 3.7% |
| 16 | -0.7% | 3.5% |
| 15 | 0.1% | 3.4% |
| 14 | 0.2% | 3.2% |
| 13 | 0.4% | 3.2% |
| 12 | -1.8% | 3.5% |
| 11 | -4.3% | 3.7% |
| 10 | -8.0% | 3.9% |
| 9 | -11.5% | 4.2% |
| 8 | -13.6% | 4.3% |
| 7 | -15.7% | 3.6% |
| 6 | -16.4% | 2.9% |
| 5 | -16.0% | 1.7% |
| 4 | -1.9% | 0.7% |
| 3 | 17.1% | 0.1% |

Paid Claim Frequency

Arkansas Countrywide

| Quarters of Trend | NW Calendar Year Ending 2013/4 | NW Calendar Year Ending 2013/4 |
|-------------------|--------------------------------|--------------------------------|
| 24 | -4.9% | -1.8% |
| 23 | -4.9% | -2.1% |
| 22 | -4.9% | -2.3% |
| 21 | -4.8% | -2.6% |
| 20 | -4.5% | -2.9% |
| 19 | -4.6% | -3.2% |
| 18 | -4.7% | -3.3% |
| 17 | -4.9% | -3.3% |
| 16 | -5.3% | -3.0% |
| 15 | -6.1% | -2.8% |
| 14 | -6.6% | -2.8% |
| 13 | -7.3% | -2.9% |
| 12 | -7.2% | -3.3% |
| 11 | -6.7% | -3.9% |
| 10 | -5.9% | -4.4% |
| 9 | -4.8% | -4.5% |
| 8 | -5.2% | -4.7% |
| 7 | -3.7% | -3.7% |
| 6 | -2.2% | -2.3% |
| 5 | -0.7% | -1.6% |
| 4 | 2.4% | 0.2% |
| 3 | -5.1% | 1.0% |

Paid Pure Premium

Arkansas Countrywide

| Quarters of Trend | NW Calendar Year Ending 2013/4 | NW Calendar Year Ending 2013/4 |
|-------------------|--------------------------------|--------------------------------|
| 24 | -0.9% | 2.0% |
| 23 | -0.9% | 1.7% |
| 22 | -0.7% | 1.4% |
| 21 | -1.2% | 1.0% |
| 20 | -2.9% | 0.5% |
| 19 | -4.3% | 0.3% |
| 18 | -5.2% | 0.2% |
| 17 | -6.0% | 0.3% |
| 16 | -6.0% | 0.4% |
| 15 | -6.0% | 0.4% |
| 14 | -6.5% | 0.3% |
| 13 | -7.0% | 0.1% |
| 12 | -8.8% | 0.0% |
| 11 | -10.7% | -0.4% |
| 10 | -13.5% | -0.6% |
| 9 | -15.7% | -0.5% |
| 8 | -18.1% | -0.6% |
| 7 | -18.8% | -0.2% |
| 6 | -18.3% | 0.5% |
| 5 | -16.6% | 0.1% |
| 4 | 0.5% | 0.9% |
| 3 | 11.2% | 1.2% |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Exponential Regression on Four Quarter Ending Trend Data as of December 31, 2013
Non-Weather, With Losses Capped at \$60,000
Tenants / HO-4 (NC)

Average Paid Cost**Arkansas Countrywide**

| Quarters of Trend | NW Calendar Year Ending 2013/4 | NW Calendar Year Ending 2013/4 |
|-------------------|--------------------------------|--------------------------------|
| 24 | 14.7% | 3.4% |
| 23 | 15.2% | 3.9% |
| 22 | 13.8% | 4.4% |
| 21 | 11.1% | 4.9% |
| 20 | 8.8% | 5.4% |
| 19 | 6.8% | 5.6% |
| 18 | 4.6% | 5.9% |
| 17 | 5.5% | 5.6% |
| 16 | 4.2% | 4.9% |
| 15 | 0.8% | 4.5% |
| 14 | -3.7% | 3.9% |
| 13 | -7.1% | 3.7% |
| 12 | -11.4% | 4.7% |
| 11 | -12.8% | 5.4% |
| 10 | -8.3% | 5.8% |
| 9 | -0.3% | 6.8% |
| 8 | 21.0% | 6.3% |
| 7 | 45.6% | 5.8% |
| 6 | 74.7% | 3.9% |
| 5 | 70.3% | 1.1% |
| 4 | 33.7% | -2.1% |
| 3 | 62.7% | -6.1% |

Paid Claim Frequency**Arkansas Countrywide**

| Quarters of Trend | NW Calendar Year Ending 2013/4 | NW Calendar Year Ending 2013/4 |
|-------------------|--------------------------------|--------------------------------|
| 24 | -7.9% | -2.6% |
| 23 | -8.5% | -3.2% |
| 22 | -9.4% | -3.8% |
| 21 | -9.8% | -4.4% |
| 20 | -10.3% | -4.9% |
| 19 | -11.0% | -5.4% |
| 18 | -10.8% | -5.9% |
| 17 | -13.1% | -6.1% |
| 16 | -15.1% | -6.2% |
| 15 | -17.4% | -6.2% |
| 14 | -19.1% | -6.1% |
| 13 | -17.8% | -6.2% |
| 12 | -15.2% | -6.7% |
| 11 | -11.1% | -7.2% |
| 10 | -7.4% | -7.9% |
| 9 | -8.9% | -8.6% |
| 8 | -10.5% | -8.8% |
| 7 | -11.1% | -8.4% |
| 6 | -10.4% | -7.5% |
| 5 | -0.4% | -6.9% |
| 4 | -4.7% | -4.5% |
| 3 | -17.2% | -2.0% |

Paid Pure Premium**Arkansas Countrywide**

| Quarters of Trend | NW Calendar Year Ending 2013/4 | NW Calendar Year Ending 2013/4 |
|-------------------|--------------------------------|--------------------------------|
| 24 | 5.6% | 0.7% |
| 23 | 5.3% | 0.6% |
| 22 | 3.0% | 0.4% |
| 21 | 0.2% | 0.3% |
| 20 | -2.4% | 0.2% |
| 19 | -5.0% | -0.1% |
| 18 | -6.8% | -0.3% |
| 17 | -8.3% | -0.8% |
| 16 | -11.5% | -1.6% |
| 15 | -16.8% | -2.0% |
| 14 | -22.1% | -2.5% |
| 13 | -23.6% | -2.7% |
| 12 | -24.9% | -2.3% |
| 11 | -22.4% | -2.3% |
| 10 | -15.1% | -2.6% |
| 9 | -9.1% | -2.4% |
| 8 | 8.2% | -3.1% |
| 7 | 29.4% | -3.1% |
| 6 | 56.6% | -3.8% |
| 5 | 69.6% | -5.9% |
| 4 | 27.4% | -6.5% |
| 3 | 34.7% | -8.0% |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Exponential Regression on Four Quarter Ending Trend Data as of December 31, 2013
Non-Weather, With Losses Capped at \$30,000
Condominiums / HO-6 (NC), Comprehensive Condominiums

Average Paid Cost**Arkansas Countrywide**

| Quarters of Trend | NW Calendar Year Ending 2013/4 | NW Calendar Year Ending 2013/4 |
|-------------------|--------------------------------|--------------------------------|
| 24 | 13.7% | 8.9% |
| 23 | 17.4% | 9.4% |
| 22 | 21.5% | 9.8% |
| 21 | 24.7% | 10.2% |
| 20 | 27.6% | 10.6% |
| 19 | 28.2% | 10.5% |
| 18 | 27.9% | 10.4% |
| 17 | 27.7% | 10.2% |
| 16 | 29.2% | 10.0% |
| 15 | 31.2% | 9.9% |
| 14 | 30.2% | 9.7% |
| 13 | 32.4% | 10.4% |
| 12 | 34.4% | 11.8% |
| 11 | 46.2% | 13.6% |
| 10 | 66.6% | 17.3% |
| 9 | 78.9% | 21.0% |
| 8 | 106.7% | 23.9% |
| 7 | 137.9% | 26.1% |
| 6 | 102.4% | 26.1% |
| 5 | 155.4% | 22.0% |
| 4 | 466.5% | 16.5% |
| 3 | 274.4% | 10.7% |

Paid Claim Frequency**Arkansas Countrywide**

| Quarters of Trend | NW Calendar Year Ending 2013/4 | NW Calendar Year Ending 2013/4 |
|-------------------|--------------------------------|--------------------------------|
| 24 | -7.1% | -1.3% |
| 23 | -7.9% | -1.5% |
| 22 | -11.9% | -1.8% |
| 21 | -14.7% | -2.0% |
| 20 | -18.0% | -2.3% |
| 19 | -20.3% | -2.4% |
| 18 | -22.2% | -2.4% |
| 17 | -24.2% | -2.3% |
| 16 | -24.8% | -1.8% |
| 15 | -26.6% | -1.7% |
| 14 | -28.5% | -1.4% |
| 13 | -30.3% | -1.3% |
| 12 | -33.1% | -1.3% |
| 11 | -38.0% | -1.9% |
| 10 | -41.8% | -3.1% |
| 9 | -45.6% | -4.3% |
| 8 | -46.7% | -5.6% |
| 7 | -47.7% | -4.7% |
| 6 | -42.8% | -1.6% |
| 5 | -26.0% | 2.1% |
| 4 | -61.6% | 6.0% |
| 3 | -43.2% | 9.9% |

Paid Pure Premium**Arkansas Countrywide**

| Quarters of Trend | NW Calendar Year Ending 2013/4 | NW Calendar Year Ending 2013/4 |
|-------------------|--------------------------------|--------------------------------|
| 24 | 5.6% | 7.5% |
| 23 | 8.2% | 7.7% |
| 22 | 7.0% | 7.8% |
| 21 | 6.3% | 7.9% |
| 20 | 4.5% | 8.0% |
| 19 | 2.1% | 7.9% |
| 18 | -0.5% | 7.8% |
| 17 | -3.2% | 7.7% |
| 16 | -2.9% | 8.0% |
| 15 | -3.8% | 8.1% |
| 14 | -6.9% | 8.2% |
| 13 | -7.6% | 8.9% |
| 12 | -10.2% | 10.4% |
| 11 | -9.4% | 11.4% |
| 10 | -3.0% | 13.7% |
| 9 | -2.7% | 15.9% |
| 8 | 10.2% | 17.0% |
| 7 | 24.3% | 20.2% |
| 6 | 15.7% | 24.1% |
| 5 | 89.0% | 24.6% |
| 4 | 117.3% | 23.5% |
| 3 | 112.5% | 21.7% |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Loss Trending Data
Non-Weather, With Losses Capped at \$250,000
Basic / HO1, Extended / HO2, Elite / HO3, Golden Blanket / HO5, Market Value, Market Value Plus

| Four Quarters Ending | Arkansas | | Countrywide | |
|----------------------|-------------------|-----------------------------|-------------------|-----------------------------|
| | Average Paid Cost | Paid Frequency (per 100) | Average Paid Cost | Paid Frequency (per 100) |
| 2008/1 | 9,454 | 3.230 | 9,884 | 2.553 |
| 2008/2 | 9,686 | 3.233 | 9,984 | 2.565 |
| 2008/3 | 8,475 | 3.245 | 9,933 | 2.582 |
| 2008/4 | 7,127 | 3.290 | 10,134 | 2.587 |
| 2009/1 | 8,492 | 3.051 | 10,474 | 2.626 |
| 2009/2 | 9,823 | 2.991 | 10,613 | 2.688 |
| 2009/3 | 10,435 | 2.966 | 10,707 | 2.734 |
| 2009/4 | 11,873 | 2.886 | 10,489 | 2.774 |
| 2010/1 | 12,063 | 2.783 | 10,649 | 2.715 |
| 2010/2 | 11,045 | 2.871 | 10,838 | 2.635 |
| 2010/3 | 11,108 | 2.856 | 11,058 | 2.575 |
| 2010/4 | 9,736 | 3.031 | 11,380 | 2.541 |
| 2011/1 | 10,104 | 2.994 | 11,307 | 2.524 |
| 2011/2 | 10,179 | 2.942 | 11,365 | 2.552 |
| 2011/3 | 11,103 | 2.866 | 11,425 | 2.578 |
| 2011/4 | 12,095 | 2.662 | 11,421 | 2.562 |
| 2012/1 | 12,247 | 2.739 | 11,375 | 2.586 |
| 2012/2 | 12,494 | 2.635 | 11,590 | 2.537 |
| 2012/3 | 12,243 | 2.564 | 11,763 | 2.449 |
| 2012/4 | 12,550 | 2.530 | 12,001 | 2.431 |
| 2013/1 | 10,757 | 2.402 | 12,148 | 2.383 |
| 2013/2 | 9,376 | 2.556 | 12,192 | 2.371 |
| 2013/3 | 10,648 | 2.436 | 12,247 | 2.383 |
| 2013/4 | 10,148 | 2.490 | 12,201 | 2.383 |

**Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Loss Trending Data
Non-Weather, With Losses Capped at \$60,000
Tenants / HO-4 (NC)**

| Four Quarters Ending | Arkansas | | Countrywide | |
|----------------------|-------------------|-----------------------------|-------------------|-----------------------------|
| | Average Paid Cost | Paid Frequency (per 100) | Average Paid Cost | Paid Frequency (per 100) |
| 2008/1 | 3,711 | 2.486 | 4,563 | 1.678 |
| 2008/2 | 2,719 | 2.396 | 4,518 | 1.733 |
| 2008/3 | 2,450 | 2.769 | 4,450 | 1.767 |
| 2008/4 | 3,038 | 2.625 | 4,370 | 1.816 |
| 2009/1 | 3,472 | 2.593 | 4,177 | 1.866 |
| 2009/2 | 3,792 | 2.922 | 4,222 | 1.889 |
| 2009/3 | 5,894 | 2.069 | 3,975 | 1.956 |
| 2009/4 | 4,652 | 2.290 | 3,916 | 1.972 |
| 2010/1 | 4,113 | 2.312 | 4,166 | 1.965 |
| 2010/2 | 4,235 | 2.596 | 4,229 | 1.958 |
| 2010/3 | 5,302 | 3.328 | 4,480 | 1.883 |
| 2010/4 | 5,432 | 3.287 | 4,820 | 1.828 |
| 2011/1 | 7,056 | 3.098 | 4,667 | 1.811 |
| 2011/2 | 9,075 | 2.573 | 4,618 | 1.800 |
| 2011/3 | 8,716 | 1.922 | 4,709 | 1.795 |
| 2011/4 | 9,284 | 1.935 | 4,535 | 1.801 |
| 2012/1 | 6,525 | 1.996 | 4,658 | 1.793 |
| 2012/2 | 5,169 | 1.994 | 4,671 | 1.755 |
| 2012/3 | 3,799 | 2.079 | 4,812 | 1.687 |
| 2012/4 | 4,023 | 1.689 | 4,982 | 1.661 |
| 2013/1 | 6,146 | 1.703 | 5,104 | 1.601 |
| 2013/2 | 5,977 | 1.849 | 5,244 | 1.556 |
| 2013/3 | 6,474 | 1.701 | 5,043 | 1.557 |
| 2013/4 | 7,625 | 1.682 | 5,081 | 1.540 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Loss Trending Data
Non-Weather, With Losses Capped at \$30,000
Condominiums / HO-6 (NC), Comprehensive Condominiums

| Four Quarters Ending | Arkansas | | Countrywide | |
|----------------------|-------------------|-----------------------------|-------------------|-----------------------------|
| | Average Paid Cost | Paid Frequency (per 100) | Average Paid Cost | Paid Frequency (per 100) |
| 2008/1 | 9,016 | 2.888 | 4,439 | 2.574 |
| 2008/2 | 7,966 | 1.455 | 4,385 | 2.545 |
| 2008/3 | 6,109 | 2.214 | 4,302 | 2.629 |
| 2008/4 | 5,295 | 2.264 | 4,398 | 2.592 |
| 2009/1 | 3,907 | 3.089 | 4,177 | 2.718 |
| 2009/2 | 3,704 | 3.557 | 4,264 | 2.720 |
| 2009/3 | 4,029 | 3.629 | 4,371 | 2.740 |
| 2009/4 | 4,887 | 4.490 | 4,456 | 2.811 |
| 2010/1 | 5,157 | 3.734 | 4,707 | 2.670 |
| 2010/2 | 4,366 | 3.782 | 4,749 | 2.673 |
| 2010/3 | 5,643 | 3.814 | 5,154 | 2.611 |
| 2010/4 | 5,645 | 3.433 | 5,403 | 2.575 |
| 2011/1 | 7,996 | 3.030 | 5,400 | 2.490 |
| 2011/2 | 8,313 | 3.463 | 5,680 | 2.467 |
| 2011/3 | 5,690 | 3.493 | 5,431 | 2.531 |
| 2011/4 | 6,653 | 3.913 | 5,222 | 2.560 |
| 2012/1 | 5,934 | 3.478 | 5,197 | 2.699 |
| 2012/2 | 3,951 | 3.509 | 5,235 | 2.697 |
| 2012/3 | 8,340 | 3.070 | 5,387 | 2.576 |
| 2012/4 | 10,454 | 1.304 | 5,868 | 2.470 |
| 2013/1 | 5,371 | 2.575 | 6,373 | 2.415 |
| 2013/2 | 10,149 | 1.695 | 6,750 | 2.402 |
| 2013/3 | 15,859 | 1.266 | 7,146 | 2.449 |
| 2013/4 | 19,639 | 1.277 | 7,103 | 2.518 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Loss Development for the Accident Year Ending September 30, 2013
With 5 Quarters of Development as of December 31, 2013
Basic / HO1, Extended / HO2, Elite / HO3, Golden Blanket / HO5, Market Value, Market Value Plus

Non-Weather Non-Liability Incurred Losses

Incurred Cost (No Supp) + DCC Expense Amount, Excluding Claims Over \$250,000

| Accident Year Ending | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|
| 2003/3 | 5,811,239 | 5,140,291 | 5,173,781 | 5,269,228 | 5,299,592 | 5,403,819 | 5,405,694 | 5,409,085 | 5,420,702 | 5,365,892 | 5,366,852 |
| 2004/3 | 3,653,471 | 3,710,159 | 3,708,109 | 3,764,742 | 3,763,506 | 3,762,354 | 3,761,693 | 3,768,397 | 3,760,397 | 3,760,397 | |
| 2005/3 | 4,083,153 | 4,029,650 | 3,995,885 | 3,996,396 | 3,981,772 | 3,980,642 | 3,980,642 | 3,980,562 | 3,980,562 | | |
| 2006/3 | 6,630,836 | 6,126,070 | 5,762,587 | 5,763,274 | 5,763,274 | 5,777,141 | 5,777,322 | 5,777,322 | | | |
| 2007/3 | 5,432,080 | 5,489,722 | 5,460,777 | 5,466,213 | 5,457,654 | 5,482,605 | 5,393,965 | | | | |
| 2008/3 | 5,347,908 | 5,140,269 | 5,140,858 | 5,162,443 | 5,162,443 | | | | | | |
| 2009/3 | 6,838,867 | 6,435,935 | 6,432,523 | 6,431,668 | 6,431,668 | | | | | | |
| 2010/3 | 6,229,962 | 6,081,087 | 6,073,962 | 6,064,380 | | | | | | | |
| 2011/3 | 5,705,537 | 5,573,972 | 5,279,577 | | | | | | | | |
| 2012/3 | 6,279,212 | 6,055,666 | | | | | | | | | |
| 2013/3 | 4,783,114 | | | | | | | | | | |

Age-to-Age Development Factors

| Accident Year Ending | 15-27 | 27-39 | 39-51 | 51-63 | 63-75 | 75-87 | 87-99 | 99-111 | 111-123 | 123-135 |
|----------------------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|
| 2003/3 | 0.8845 | 1.0065 | 1.0184 | 1.0058 | 1.0197 | 1.0003 | 1.0006 | 1.0021 | 0.9899 | 1.0002 |
| 2004/3 | 1.0155 | 0.9994 | 1.0153 | 0.9997 | 0.9997 | 0.9998 | 1.0018 | 0.9979 | 1.0000 | |
| 2005/3 | 0.9869 | 0.9916 | 1.0001 | 0.9963 | 0.9997 | 1.0000 | 1.0000 | 1.0000 | | |
| 2006/3 | 0.9239 | 0.9407 | 1.0001 | 1.0000 | 1.0024 | 1.0000 | 1.0000 | | | |
| 2007/3 | 1.0106 | 0.9947 | 1.0010 | 0.9984 | 1.0046 | 0.9838 | | | | |
| 2008/3 | 0.9612 | 1.0001 | 1.0042 | 1.0000 | 1.0000 | | | | | |
| 2009/3 | 0.9411 | 0.9995 | 0.9999 | 1.0000 | | | | | | |
| 2010/3 | 0.9761 | 0.9988 | 0.9984 | | | | | | | |
| 2011/3 | 0.9769 | 0.9472 | | | | | | | | |
| 2012/3 | 0.9644 | | | | | | | | | |

| | | | | | | | | | | | |
|------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------------|
| Selected | 0.9672 | 0.9977 | 1.0003 | 0.9995 | 1.0007 | 0.9999 | 1.0006 | 1.0000 | 0.9950 | 1.0002 | Tail Factor |
| Age-to-Ult | 0.9613 | 0.9939 | 0.9962 | 0.9959 | 0.9964 | 0.9957 | 0.9958 | 0.9952 | 0.9952 | 1.0002 | 1.0000 |

Summary Results Based on Selected Development Factors

| Accident Year Ending | Losses as of 12/31/2013 | Age-to-Ult Factor | Losses Not Developed | Ultimate Losses |
|----------------------|-------------------------|-------------------|----------------------|-----------------|
| 2003/3 | 5,366,852 | 1.0000 | 1,237,745 | 6,604,597 |
| 2004/3 | 3,760,397 | 1.0002 | 579,113 | 4,340,262 |
| 2005/3 | 3,980,562 | 0.9952 | 1,074,289 | 5,035,744 |
| 2006/3 | 5,777,322 | 0.9952 | 4,143,638 | 9,893,229 |
| 2007/3 | 5,393,965 | 0.9958 | 2,491,369 | 7,862,679 |
| 2008/3 | 5,162,443 | 0.9957 | 2,402,508 | 7,542,752 |
| 2009/3 | 6,431,668 | 0.9964 | 1,419,376 | 7,827,890 |
| 2010/3 | 6,064,380 | 0.9959 | 3,539,584 | 9,579,100 |
| 2011/3 | 5,279,577 | 0.9962 | 552,811 | 5,812,326 |
| 2012/3 | 6,055,666 | 0.9939 | 844,902 | 6,863,628 |
| 2013/3 | 4,783,114 | 0.9613 | 571,311 | 5,169,318 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Loss Development for the Accident Year Ending September 30, 2013
With 5 Quarters of Development as of December 31, 2013
Tenants / HO-4 (NC)

Non-Weather Non-Liability Incurred Losses

Incurred Cost (No Supp) + DCC Expense Amount, Excluding Claims Over \$60,000

| Accident Year Ending | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|
| 2003/3 | 140,964 | 137,117 | 138,895 | 146,248 | 155,083 | 155,083 | 155,083 | 155,083 | 155,083 | 155,083 | 155,083 |
| 2004/3 | 87,825 | 87,352 | 87,352 | 87,352 | 87,352 | 87,352 | 87,352 | 87,352 | 87,352 | 87,352 | |
| 2005/3 | 181,345 | 176,327 | 176,327 | 176,327 | 176,327 | 176,327 | 176,327 | 176,327 | 175,888 | 175,888 | |
| 2006/3 | 225,041 | 195,888 | 195,888 | 195,888 | 195,888 | 195,888 | 195,888 | 195,888 | 195,888 | 195,888 | |
| 2007/3 | 173,967 | 169,682 | 169,682 | 169,682 | 169,682 | 169,682 | 169,682 | 169,682 | | | |
| 2008/3 | 163,694 | 130,232 | 130,232 | 130,232 | 130,232 | 130,232 | | | | | |
| 2009/3 | 206,473 | 175,815 | 175,815 | 175,815 | 175,815 | | | | | | |
| 2010/3 | 454,386 | 459,911 | 455,325 | 491,250 | | | | | | | |
| 2011/3 | 289,809 | 261,036 | 261,036 | | | | | | | | |
| 2012/3 | 180,947 | 161,554 | | | | | | | | | |
| 2013/3 | 276,372 | | | | | | | | | | |

Age-to-Age Development Factors

| Accident Year Ending | 15-27 | 27-39 | 39-51 | 51-63 | 63-75 | 75-87 | 87-99 | 99-111 | 111-123 | 123-135 |
|----------------------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|
| 2003/3 | 0.9727 | 1.0130 | 1.0529 | 1.0604 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2004/3 | 0.9946 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| 2005/3 | 0.9723 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.9975 | 1.0000 | | |
| 2006/3 | 0.8705 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | |
| 2007/3 | 0.9754 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | |
| 2008/3 | 0.7956 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | | |
| 2009/3 | 0.8515 | 1.0000 | 1.0000 | 1.0000 | | | | | | |
| 2010/3 | 1.0122 | 0.9900 | 1.0789 | | | | | | | |
| 2011/3 | 0.9007 | 1.0000 | | | | | | | | |
| 2012/3 | 0.8928 | | | | | | | | | |

| | | | | | | | | | | | |
|------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------------|
| Selected | 0.8817 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.9994 | 1.0000 | 1.0000 | 1.0000 | Tail Factor |
| Age-to-Ult | 0.8812 | 0.9994 | 0.9994 | 0.9994 | 0.9994 | 0.9994 | 0.9994 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |

Summary Results Based on Selected Development Factors

| Accident Year Ending | Losses as of 12/31/2013 | Age-to-Ult Factor | Losses Not Developed | Ultimate Losses |
|----------------------|-------------------------|-------------------|----------------------|-----------------|
| 2003/3 | 155,083 | 1.0000 | - | 155,083 |
| 2004/3 | 87,352 | 1.0000 | - | 87,352 |
| 2005/3 | 175,888 | 1.0000 | 84,386 | 260,274 |
| 2006/3 | 195,888 | 1.0000 | - | 195,888 |
| 2007/3 | 169,682 | 0.9994 | - | 169,580 |
| 2008/3 | 130,232 | 0.9994 | - | 130,154 |
| 2009/3 | 175,815 | 0.9994 | 142,002 | 317,712 |
| 2010/3 | 491,250 | 0.9994 | - | 490,955 |
| 2011/3 | 261,036 | 0.9994 | - | 260,879 |
| 2012/3 | 161,554 | 0.9994 | - | 161,457 |
| 2013/3 | 276,372 | 0.8812 | - | 243,539 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Loss Development for the Accident Year Ending September 30, 2013
With 5 Quarters of Development as of December 31, 2013
Condominiums / HO-6 (NC), Comprehensive Condominiums

Non-Weather Non-Liability Incurred Losses

Incurred Cost (No Supp) + DCC Expense Amount, Excluding Claims Over \$30,000

| Accident Year Ending | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|
| 2003/3 | 11,313 | 32,174 | 32,174 | 32,174 | 32,174 | 32,174 | 32,174 | 32,174 | 32,174 | 32,174 | 32,174 |
| 2004/3 | 23,540 | 25,167 | 25,167 | 25,167 | 25,167 | 25,167 | 25,167 | 25,167 | 25,166 | 25,166 | 25,166 |
| 2005/3 | 53,028 | 57,241 | 57,241 | 57,241 | 57,241 | 57,241 | 57,241 | 57,241 | 57,241 | 57,241 | 57,241 |
| 2006/3 | 10,293 | 10,293 | 10,293 | 10,293 | 10,293 | 10,293 | 10,293 | 10,293 | 10,293 | 10,293 | 10,293 |
| 2007/3 | 66,547 | 70,879 | 70,879 | 70,879 | 70,879 | 70,879 | 70,879 | 70,879 | 70,879 | 70,879 | 70,879 |
| 2008/3 | 38,761 | 37,880 | 37,880 | 37,880 | 37,880 | 37,880 | 37,880 | 37,880 | 37,880 | 37,880 | 37,880 |
| 2009/3 | 59,668 | 60,733 | 59,933 | 59,933 | 59,933 | 59,933 | 59,933 | 59,933 | 59,933 | 59,933 | 59,933 |
| 2010/3 | 59,805 | 61,418 | 54,918 | 54,918 | 54,918 | 54,918 | 54,918 | 54,918 | 54,918 | 54,918 | 54,918 |
| 2011/3 | 33,424 | 33,424 | 33,424 | 33,424 | 33,424 | 33,424 | 33,424 | 33,424 | 33,424 | 33,424 | 33,424 |
| 2012/3 | 54,313 | 51,503 | 51,503 | 51,503 | 51,503 | 51,503 | 51,503 | 51,503 | 51,503 | 51,503 | 51,503 |
| 2013/3 | 21,859 | 21,859 | 21,859 | 21,859 | 21,859 | 21,859 | 21,859 | 21,859 | 21,859 | 21,859 | 21,859 |

Age-to-Age Development Factors

| Accident Year Ending | 15-27 | 27-39 | 39-51 | 51-63 | 63-75 | 75-87 | 87-99 | 99-111 | 111-123 | 123-135 |
|----------------------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|
| 2003/3 | 2.8440 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2004/3 | 1.0691 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2005/3 | 1.0794 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2006/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2007/3 | 1.0651 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2008/3 | 0.9773 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2009/3 | 1.0178 | 0.9868 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2010/3 | 1.0270 | 0.8942 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2011/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2012/3 | 0.9483 | 0.9483 | 0.9483 | 0.9483 | 0.9483 | 0.9483 | 0.9483 | 0.9483 | 0.9483 | 0.9483 |

| | | | | | | | | | | | |
|------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------------|
| Selected | 0.9984 | 0.9956 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | Tail Factor |
| Age-to-Ult | 0.9940 | 0.9956 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |

Summary Results Based on Selected Development Factors

| Accident Year Ending | Losses as of 12/31/2013 | Age-to-Ult Factor | Losses Not Developed | Ultimate Losses |
|----------------------|-------------------------|-------------------|----------------------|-----------------|
| 2003/3 | 32,174 | 1.0000 | - | 32,174 |
| 2004/3 | 25,166 | 1.0000 | 64,159 | 89,325 |
| 2005/3 | 57,241 | 1.0000 | - | 57,241 |
| 2006/3 | 10,293 | 1.0000 | 201,494 | 211,787 |
| 2007/3 | 70,879 | 1.0000 | - | 70,879 |
| 2008/3 | 37,880 | 1.0000 | - | 37,880 |
| 2009/3 | 59,933 | 1.0000 | - | 59,933 |
| 2010/3 | 54,918 | 1.0000 | - | 54,918 |
| 2011/3 | 33,424 | 1.0000 | - | 33,424 |
| 2012/3 | 51,503 | 0.9956 | - | 51,276 |
| 2013/3 | 21,859 | 0.9940 | 75,000 | 96,728 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Loss Development for the Accident Year Ending September 30, 2013
With 5 Quarters of Development as of December 31, 2013
Basic / HO1, Extended / HO2, Elite / HO3, Golden Blanket / HO5, Market Value, Market Value Plus

Liability Incurred Losses

Incurred Cost (No Supp) + DCC Expense Amount, Excluding Claims Over \$250,000

| Accident Year Ending | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|
| 2003/3 | 85,885 | 207,211 | 209,093 | 209,093 | 209,093 | 209,093 | 209,093 | 209,093 | 209,093 | 209,093 | 209,093 |
| 2004/3 | 156,854 | 139,261 | 285,427 | 295,485 | 300,785 | 309,124 | 214,274 | 214,274 | 214,274 | 214,274 | 209,093 |
| 2005/3 | 543,629 | 482,308 | 508,779 | 513,378 | 526,612 | 526,612 | 526,612 | 526,612 | 526,612 | 526,612 | 526,612 |
| 2006/3 | 387,174 | 382,395 | 506,464 | 497,106 | 400,006 | 401,094 | 401,094 | 401,094 | 401,094 | 401,094 | 401,094 |
| 2007/3 | 96,708 | 213,620 | 225,543 | 225,601 | 225,601 | 225,601 | 225,601 | 225,601 | 225,601 | 225,601 | 225,601 |
| 2008/3 | 822,074 | 324,038 | 329,826 | 331,376 | 331,376 | 331,376 | 331,376 | 331,376 | 331,376 | 331,376 | 331,376 |
| 2009/3 | 142,128 | 122,633 | 98,509 | 98,509 | 98,509 | 98,509 | 98,509 | 98,509 | 98,509 | 98,509 | 98,509 |
| 2010/3 | 202,692 | 145,692 | 135,692 | 138,602 | 138,602 | 138,602 | 138,602 | 138,602 | 138,602 | 138,602 | 138,602 |
| 2011/3 | 233,421 | 84,682 | 84,682 | 84,682 | 84,682 | 84,682 | 84,682 | 84,682 | 84,682 | 84,682 | 84,682 |
| 2012/3 | 201,095 | 197,790 | 197,790 | 197,790 | 197,790 | 197,790 | 197,790 | 197,790 | 197,790 | 197,790 | 197,790 |
| 2013/3 | 452,341 | 452,341 | 452,341 | 452,341 | 452,341 | 452,341 | 452,341 | 452,341 | 452,341 | 452,341 | 452,341 |

Age-to-Age Development Factors

| Accident Year Ending | 15-27 | 27-39 | 39-51 | 51-63 | 63-75 | 75-87 | 87-99 | 99-111 | 111-123 | 123-135 |
|----------------------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|
| 2003/3 | 2.4127 | 1.0091 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2004/3 | 0.8878 | 2.0496 | 1.0352 | 1.0179 | 1.0277 | 0.6932 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2005/3 | 0.8872 | 1.0549 | 1.0090 | 1.0258 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2006/3 | 0.9877 | 1.3245 | 0.9815 | 0.8047 | 1.0027 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2007/3 | 2.2089 | 1.0558 | 1.0003 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2008/3 | 0.3942 | 1.0179 | 1.0047 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2009/3 | 0.8628 | 0.8033 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2010/3 | 0.7188 | 0.9314 | 1.0214 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2011/3 | 0.3628 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2012/3 | 0.9836 | 0.9836 | 0.9836 | 0.9836 | 0.9836 | 0.9836 | 0.9836 | 0.9836 | 0.9836 | 0.9836 |

| | | | | | | | | | | | |
|------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------------|
| Selected | 0.8880 | 0.9831 | 1.0017 | 1.0000 | 1.0009 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | Tail Factor |
| Age-to-Ult | 0.8753 | 0.9857 | 1.0026 | 1.0009 | 1.0009 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |

Summary Results Based on Selected Development Factors

| Accident Year Ending | Losses as of 12/31/2013 | Age-to-Ult Factor | Losses Not Developed | Ultimate Losses |
|----------------------|-------------------------|-------------------|----------------------|-----------------|
| 2003/3 | 209,093 | 1.0000 | - | 209,093 |
| 2004/3 | 214,274 | 1.0000 | - | 214,274 |
| 2005/3 | 526,612 | 1.0000 | - | 526,612 |
| 2006/3 | 401,094 | 1.0000 | - | 401,094 |
| 2007/3 | 225,601 | 1.0000 | 601,108 | 826,709 |
| 2008/3 | 331,376 | 1.0000 | - | 331,376 |
| 2009/3 | 98,509 | 1.0009 | - | 98,598 |
| 2010/3 | 138,602 | 1.0009 | 309,516 | 448,243 |
| 2011/3 | 84,682 | 1.0026 | 300,001 | 384,903 |
| 2012/3 | 197,790 | 0.9857 | - | 194,962 |
| 2013/3 | 452,341 | 0.8753 | - | 395,934 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Loss Development for the Accident Year Ending September 30, 2013
With 5 Quarters of Development as of December 31, 2013
Tenants / HO-4 (NC)

Liability Incurred Losses

| Incurred Cost (No Supp) + DCC Expense Amount, Excluding Claims Over \$60,000 | | | | | | | | | | | |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|-------------------|-------------------|
| Accident Year Ending | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
| 2003/3 | 1,152 | 1,152 | 1,151 | 1,152 | 1,152 | 1,152 | 1,152 | 1,152 | 1,152 | 1,152 | 1,152 |
| 2004/3 | 4,101 | 4,101 | 4,101 | 4,101 | 4,101 | 4,101 | 4,101 | 4,101 | 4,101 | 4,101 | |
| 2005/3 | 15,681 | 15,681 | 15,681 | 15,681 | 15,681 | 15,681 | 15,681 | 15,681 | 15,681 | 15,681 | |
| 2006/3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 2007/3 | 19,534 | 19,534 | 19,534 | 19,534 | 19,534 | 19,534 | 19,534 | 19,534 | | | |
| 2008/3 | 2,808 | 2,808 | 2,808 | 2,808 | 2,808 | 2,808 | | | | | |
| 2009/3 | 0 | 0 | 0 | 0 | 0 | | | | | | |
| 2010/3 | 16,000 | 40,990 | 50,361 | 49,361 | | | | | | | |
| 2011/3 | 0 | 0 | 0 | | | | | | | | |
| 2012/3 | 54,799 | 55,478 | | | | | | | | | |
| 2013/3 | 17,000 | | | | | | | | | | |

| Age-to-Age Development Factors | | | | | | | | | |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|----------------|
| Accident Year Ending | 15-27 | 27-39 | 39-51 | 51-63 | 63-75 | 75-87 | 87-99 | 99-111 | 111-123 |
| 2003/3 | 1.0000 | 0.9991 | 1.0009 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2004/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2005/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2006/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2007/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | |
| 2008/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | |
| 2009/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | | |
| 2010/3 | 2.5619 | 1.2286 | 0.9801 | | | | | | |
| 2011/3 | 1.0000 | 1.0000 | | | | | | | |
| 2012/3 | 1.0124 | | | | | | | | |

| | | | | | | | | | | | |
|------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------------|
| Selected | 1.0041 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | Tail Factor |
| Age-to-Ult | 1.0041 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |

Summary Results Based on Selected Development Factors

| Accident Year Ending | Losses as of 12/31/2013 | Age-to-Ult Factor | Losses Not Developed | Ultimate Losses |
|-----------------------------|--------------------------------|--------------------------|-----------------------------|------------------------|
| 2003/3 | 1,152 | 1.0000 | 75,251 | 76,403 |
| 2004/3 | 4,101 | 1.0000 | - | 4,101 |
| 2005/3 | 15,681 | 1.0000 | - | 15,681 |
| 2006/3 | - | 1.0000 | - | - |
| 2007/3 | 19,534 | 1.0000 | - | 19,534 |
| 2008/3 | 2,808 | 1.0000 | - | 2,808 |
| 2009/3 | - | 1.0000 | - | - |
| 2010/3 | 49,361 | 1.0000 | - | 49,361 |
| 2011/3 | - | 1.0000 | - | - |
| 2012/3 | 55,478 | 1.0000 | - | 55,478 |
| 2013/3 | 17,000 | 1.0041 | - | 17,070 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Loss Development for the Accident Year Ending September 30, 2013
With 5 Quarters of Development as of December 31, 2013
Condominiums / HO-6 (NC), Comprehensive Condominiums

Liability Incurred Losses

| Incurring Cost (No Supp) + DCC Expense Amount, Excluding Claims Over \$30,000 | | | | | | | | | | | |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|-------------------|-------------------|
| Accident Year Ending | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
| 2003/3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2004/3 | 550 | 550 | 550 | 550 | 550 | 550 | 550 | 550 | 550 | 550 | 550 |
| 2005/3 | 1,104 | 1,104 | 1,104 | 1,104 | 1,104 | 1,104 | 1,104 | 1,104 | 1,104 | 1,104 | 1,104 |
| 2006/3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2007/3 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 |
| 2008/3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2009/3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2010/3 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 |
| 2011/3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2012/3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2013/3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| Age-to-Age Development Factors | | | | | | | | | |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|----------------|
| Accident Year Ending | 15-27 | 27-39 | 39-51 | 51-63 | 63-75 | 75-87 | 87-99 | 99-111 | 111-123 |
| 2003/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2004/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2005/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2006/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2007/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2008/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2009/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2010/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2011/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2012/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |

| | | | | | | | | | | | |
|-------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------------------|
| Selected | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | Tail Factor |
| Age-to-Ult | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |

Summary Results Based on Selected Development Factors

| Accident Year Ending | Losses as of 12/31/2013 | Age-to-Ult Factor | Losses Not Developed | Ultimate Losses |
|-----------------------------|--------------------------------|--------------------------|-----------------------------|------------------------|
| 2003/3 | - | 1.0000 | - | - |
| 2004/3 | 550 | 1.0000 | - | 550 |
| 2005/3 | 1,104 | 1.0000 | - | 1,104 |
| 2006/3 | - | 1.0000 | - | - |
| 2007/3 | 148 | 1.0000 | - | 148 |
| 2008/3 | - | 1.0000 | - | - |
| 2009/3 | - | 1.0000 | - | - |
| 2010/3 | 2,000 | 1.0000 | - | 2,000 |
| 2011/3 | - | 1.0000 | - | - |
| 2012/3 | - | 1.0000 | - | - |
| 2013/3 | - | 1.0000 | - | - |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Indicated Earthquake Rate-Level Change Assumed Effective September 30, 2014
Basic / HO1, Extended / HO2, Elite / HO3, Golden Blanket / HO5, Market Value, Market Value Plus

| Fiscal Calendar Year Ending | 2009/4 | 2010/4 | 2011/4 | 2012/4 | 2013/4 | Total |
|--|---------------|---------------|---------------|---------------|---------------|--------------|
| <u>Earthquake Premium</u> | | | | | | |
| Earned Exposures | 5,713 | 5,420 | 5,605 | 5,733 | 5,577 | 28,048 |
| Adjusted Earned Premium | 1,060,733 | 1,018,782 | 1,012,078 | 983,383 | 910,352 | 4,985,328 |
| Selected Retrospective Premium Trend | -3.7% | -4.6% | -4.7% | -4.8% | 0.0% | |
| Selected Prospective Premium Trend | -6.0% | -6.0% | -6.0% | -6.0% | -6.0% | |
| Premium Projection Factor | 0.745 | 0.752 | 0.786 | 0.825 | 0.867 | |
| Projected Adjusted Earned Premium | 790,420 | 766,190 | 795,848 | 811,474 | 788,857 | 3,952,789 |
| <u>Earthquake Model Losses</u> | | | | | | |
| Amount of Insurance Years (000's) | 1,082,759 | 1,055,388 | 1,106,316 | 1,153,651 | 1,145,693 | |
| Selected Retrospective Amount of Insurance Trend | 1.8% | 1.8% | 1.9% | 2.1% | 0.0% | |
| Selected Prospective Amount of Insurance Trend | 2.7% | 2.7% | 2.7% | 2.7% | 2.7% | |
| Amount of Insurance Projection Factor | 1.142 | 1.124 | 1.105 | 1.086 | 1.064 | |
| Projected Average Amount of Insurance (000's) | 1,236,392 | 1,185,950 | 1,222,339 | 1,252,773 | 1,218,582 | |
| Estimated Losses Per \$1,000 AOI Based on Earthquake Model Results | 0.63 | 0.63 | 0.63 | 0.63 | 0.63 | |
| DCC Expense Ratio to Loss | 1.8% | 1.8% | 1.8% | 1.8% | 1.8% | |
| Projected Earthquake Losses and DCC Expense | 795,905 | 763,433 | 786,859 | 806,450 | 784,440 | 3,937,086 |
| <u>Earthquake Fixed Expenses</u> | | | | | | |
| Estimated General and Other Acquisition Expenses | 61,653 | 59,763 | 62,076 | 63,295 | 61,531 | 308,318 |
| Adjusting and Other Loss Adjustment Expenses | 57,701 | 55,932 | 58,097 | 59,238 | 57,587 | 288,554 |
| Total Fixed Expenses | 119,353 | 115,695 | 120,173 | 122,533 | 119,117 | 596,871 |
| <u>Earthquake Indication</u> | | | | | | |
| Projected Earthquake Losses, DCC and Fixed Expenses | 915,258 | 879,128 | 907,032 | 928,982 | 903,557 | 4,533,957 |
| Permissible Loss Ratio | 51.4% | 51.4% | 51.4% | 51.4% | 51.4% | 51.4% |
| Required Premium | 1,780,657 | 1,710,366 | 1,764,653 | 1,807,359 | 1,757,893 | 8,820,928 |
| Indicated Rate Level Change | 125.3% | 123.2% | 121.7% | 122.7% | 122.8% | 123.2% |
| Reinsurance Charge | 85.7% | 85.7% | 85.7% | 85.7% | 85.7% | 85.7% |
| Required Premium Including Reinsurance Charge | 2,588,035 | 2,492,994 | 2,577,575 | 2,636,243 | 2,563,675 | 12,858,521 |
| Indicated Rate Level Change Including Reinsurance Charge | 227.4% | 225.4% | 223.9% | 224.9% | 225.0% | 225.3% |
| <u>Earthquake Indication</u> | | | | | | |
| Projected Earthquake Losses, DCC and Fixed Expenses | 915,258 | 879,128 | 907,032 | 928,982 | 903,557 | 4,533,957 |
| Permissible Loss Ratio | 70.2% | 70.2% | 70.2% | 70.2% | 70.2% | 70.2% |
| Required Premium | 1,303,786 | 1,252,319 | 1,292,068 | 1,323,337 | 1,287,118 | 6,458,628 |
| Indicated Rate Level Change | 64.9% | 63.4% | 62.4% | 63.1% | 63.2% | 63.4% |
| Reinsurance Charge | 85.7% | 85.7% | 85.7% | 85.7% | 85.7% | 85.7% |
| Required Premium Including Reinsurance Charge | 2,111,164 | 2,034,947 | 2,104,990 | 2,152,221 | 2,092,900 | 10,496,221 |
| Indicated Rate Level Change Including Reinsurance Charge | 167.1% | 165.6% | 164.5% | 165.2% | 165.3% | 165.5% |

**Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Indicated Earthquake Rate-Level Change Assumed Effective September 30, 2014
Tenants / HO-4 (NC)**

| Fiscal Calendar Year Ending | 2009/4 | 2010/4 | 2011/4 | 2012/4 | 2013/4 | Total |
|--|---------------|---------------|---------------|---------------|---------------|--------------|
| <u>Earthquake Premium</u> | | | | | | |
| Earned Exposures | 251 | 207 | 235 | 231 | 194 | 1,117 |
| Adjusted Earned Premium | 6,969 | 5,528 | 5,456 | 5,069 | 3,864 | 26,886 |
| Selected Retrospective Premium Trend | -8.6% | -9.0% | -7.7% | -9.0% | 0.0% | |
| Selected Prospective Premium Trend | -7.0% | -7.0% | -7.0% | -7.0% | -7.0% | |
| Premium Projection Factor | 0.590 | 0.636 | 0.720 | 0.770 | 0.845 | |
| Projected Adjusted Earned Premium | 4,115 | 3,517 | 3,926 | 3,901 | 3,266 | 18,725 |
| <u>Earthquake Model Losses</u> | | | | | | |
| Amount of Insurance Years (000's) | 1,031 | 7,466 | 7,929 | 7,362 | 6,436 | |
| Selected Retrospective Amount of Insurance Trend | 28.7% | -4.6% | -4.0% | 3.4% | 0.0% | |
| Selected Prospective Amount of Insurance Trend | 20.0% | 20.0% | 20.0% | 20.0% | 20.0% | |
| Amount of Insurance Projection Factor | 4.188 | 1.322 | 1.404 | 1.577 | 1.525 | |
| Projected Average Amount of Insurance (000's) | 4,317 | 9,873 | 11,134 | 11,610 | 9,815 | |
| Estimated Losses Per \$1,000 AOI Based on Earthquake Model Results | 0.44 | 0.44 | 0.44 | 0.44 | 0.44 | |
| DCC Expense Ratio to Loss | 1.8% | 1.8% | 1.8% | 1.8% | 1.8% | |
| Projected Earthquake Losses and DCC Expense | 1,945 | 4,448 | 5,016 | 5,231 | 4,422 | 21,061 |
| <u>Earthquake Fixed Expenses</u> | | | | | | |
| Estimated General and Other Acquisition Expenses | 638 | 545 | 609 | 605 | 506 | 2,902 |
| Adjusting and Other Loss Adjustment Expenses | 267 | 229 | 255 | 254 | 212 | 1,217 |
| Total Fixed Expenses | 905 | 774 | 864 | 858 | 719 | 4,120 |
| <u>Earthquake Indication</u> | | | | | | |
| Projected Earthquake Losses, DCC and Fixed Expenses | 2,850 | 5,222 | 5,880 | 6,089 | 5,141 | 25,181 |
| Permissible Loss Ratio | 51.4% | 51.4% | 51.4% | 51.4% | 51.4% | 51.4% |
| Required Premium | 5,545 | 10,159 | 11,439 | 11,846 | 10,001 | 48,990 |
| Indicated Rate Level Change | 34.7% | 188.9% | 191.4% | 203.7% | 206.2% | 161.6% |
| Reinsurance Charge | 85.7% | 85.7% | 85.7% | 85.7% | 85.7% | 85.7% |
| Required Premium Including Reinsurance Charge | 9,749 | 13,751 | 15,449 | 15,830 | 13,338 | 68,117 |
| Indicated Rate Level Change Including Reinsurance Charge | 136.9% | 291.0% | 293.5% | 305.8% | 308.3% | 263.8% |
| <u>Earthquake Indication</u> | | | | | | |
| Projected Earthquake Losses, DCC and Fixed Expenses | 2,850 | 5,222 | 5,880 | 6,089 | 5,141 | 25,181 |
| Permissible Loss Ratio | 70.2% | 70.2% | 70.2% | 70.2% | 70.2% | 70.2% |
| Required Premium | 4,060 | 7,438 | 8,376 | 8,673 | 7,323 | 35,870 |
| Indicated Rate Level Change | -1.3% | 111.5% | 113.3% | 122.4% | 124.2% | 91.6% |
| Reinsurance Charge | 85.7% | 85.7% | 85.7% | 85.7% | 85.7% | 85.7% |
| Required Premium Including Reinsurance Charge | 8,264 | 11,031 | 12,386 | 12,658 | 10,659 | 54,997 |
| Indicated Rate Level Change Including Reinsurance Charge | 100.8% | 213.6% | 215.5% | 224.5% | 226.3% | 193.7% |

**Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Indicated Earthquake Rate-Level Change Assumed Effective September 30, 2014
Condominiums / HO-6 (NC), Comprehensive Condominiums**

| Fiscal Calendar Year Ending | 2009/4 | 2010/4 | 2011/4 | 2012/4 | 2013/4 | Total |
|--|---------------|---------------|---------------|---------------|---------------|--------------|
| <u>Earthquake Premium</u> | | | | | | |
| Earned Exposures | 63 | 60 | 57 | 55 | 54 | 290 |
| Adjusted Earned Premium | 4,139 | 3,872 | 3,436 | 3,324 | 3,108 | 17,879 |
| Selected Retrospective Premium Trend | -3.1% | -2.6% | -1.7% | -5.9% | 0.0% | |
| Selected Prospective Premium Trend | -7.0% | -7.0% | -7.0% | -7.0% | -7.0% | |
| Premium Projection Factor | 0.744 | 0.781 | 0.817 | 0.795 | 0.845 | |
| Projected Adjusted Earned Premium | 3,080 | 3,024 | 2,807 | 2,643 | 2,627 | 14,182 |
| <u>Earthquake Model Losses</u> | | | | | | |
| Amount of Insurance Years (000's) | 2,580 | 4,784 | 4,528 | 4,178 | 4,475 | |
| Selected Retrospective Amount of Insurance Trend | 10.7% | -0.2% | 0.1% | 7.2% | 0.0% | |
| Selected Prospective Amount of Insurance Trend | 5.0% | 5.0% | 5.0% | 5.0% | 5.0% | |
| Amount of Insurance Projection Factor | 1.680 | 1.114 | 1.121 | 1.200 | 1.120 | |
| Projected Average Amount of Insurance (000's) | 4,333 | 5,331 | 5,077 | 5,014 | 5,010 | |
| Estimated Losses Per \$1,000 AOI Based on Earthquake Model Results | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | |
| DCC Expense Ratio to Loss | 1.8% | 1.8% | 1.8% | 1.8% | 1.8% | |
| Projected Earthquake Losses and DCC Expense | 2,226 | 2,739 | 2,609 | 2,577 | 2,574 | 12,725 |
| <u>Earthquake Fixed Expenses</u> | | | | | | |
| Estimated General and Other Acquisition Expenses | 625 | 614 | 570 | 537 | 533 | 2,879 |
| Adjusting and Other Loss Adjustment Expenses | 182 | 178 | 166 | 156 | 155 | 837 |
| Total Fixed Expenses | 807 | 792 | 736 | 693 | 688 | 3,716 |
| <u>Earthquake Indication</u> | | | | | | |
| Projected Earthquake Losses, DCC and Fixed Expenses | 3,033 | 3,532 | 3,344 | 3,269 | 3,263 | 16,441 |
| Permissible Loss Ratio | 51.4% | 51.4% | 51.4% | 51.4% | 51.4% | 51.4% |
| Required Premium | 5,901 | 6,871 | 6,506 | 6,360 | 6,348 | 31,987 |
| Indicated Rate Level Change | 91.6% | 127.2% | 131.7% | 140.6% | 141.6% | 125.5% |
| Reinsurance Charge | 85.7% | 85.7% | 85.7% | 85.7% | 85.7% | 85.7% |
| Required Premium Including Reinsurance Charge | 9,048 | 9,959 | 9,374 | 9,060 | 9,032 | 46,473 |
| Indicated Rate Level Change Including Reinsurance Charge | 193.7% | 229.4% | 233.9% | 242.8% | 243.8% | 227.7% |
| <u>Earthquake Indication</u> | | | | | | |
| Projected Earthquake Losses, DCC and Fixed Expenses | 3,033 | 3,532 | 3,344 | 3,269 | 3,263 | 16,441 |
| Permissible Loss Ratio | 70.2% | 70.2% | 70.2% | 70.2% | 70.2% | 70.2% |
| Required Premium | 4,321 | 5,031 | 4,764 | 4,657 | 4,648 | 23,420 |
| Indicated Rate Level Change | 40.3% | 66.4% | 69.7% | 76.2% | 76.9% | 65.1% |
| Reinsurance Charge | 85.7% | 85.7% | 85.7% | 85.7% | 85.7% | 85.7% |
| Required Premium Including Reinsurance Charge | 7,467 | 8,119 | 7,631 | 7,357 | 7,332 | 37,907 |
| Indicated Rate Level Change Including Reinsurance Charge | 142.4% | 168.5% | 171.8% | 178.3% | 179.1% | 167.3% |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Base Rate Effect Summary
Proposed Effective Date: October 23, 2014

| Description | Homeowners | Tenants | Condominiums |
|--------------------|-------------------|----------------|---------------------|
| Current Base Rate | 2,291.78 | 197.94 | 327.88 |
| Base Rate Change | 7.0% | 1.2% | 1.4% |
| Protection Class | -0.7% | 0.0% | 0.0% |
| Proposed Base Rate | 2,468.99 | 200.32 | 332.47 |

**Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Better Roof Replacement Endorsement
Proposed Effective Date: October 23, 2014**

Better Roof Replacement
Endorsement H 6193

HOMEOWNER POLICIES ONLY.

For purposes of this rule, this coverage allows for upgrading a roof to fortified standards upon a roof replacement claim on Coverage A – Dwelling and Coverage B – Other Structures. If an event results in a recommendation by the Claims Organization to replace the roof, coverage will be provided to pay the difference between a standard roof replacement and one replaced with these fortified standards:

- * Re-nail existing roof deck using 8d ring shank nails placed at maximum 6" on-center spacing for edge and field nailing.
- * Self adhering polymer modified bitumen flashing tape at least 4-inches wide applied directly to the roof deck to seal horizontal and vertical joints in the roof deck.
- * The specific underlayment should be a code compliant 30# ASTM D226, Type II underlayment. This is a high quality, 30 pound felt paper.
- * The shingle will have two standards, one for wind and one for impact resistance (hail). The wind standard should be an ASTM D3161 (Class F) or ASTM D7158(Class G or H). The impact resistance standard should be a UL2218 Class 4.

Policies with wind/hail coverage excluded are not eligible to purchase this endorsement.

Refer to the Rate Supplement.

Better Roof Replacement
Endorsement H 6193
Effective 10-23-14

HOMEOWNERS POLICIES ONLY

Factor
1.064

**Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
ISO Public Protection Class
Proposed Effective Date: October 23, 2014**

Protection Classification Information

Protection Classification

Insurance Services Office (ISO) establishes general classifications applying to all areas within limits of municipalities and recognized boundaries of protected area fire districts, protected unincorporated communities and rural areas.

The public protection classification listings range from 1 to 10, listings with 1 representing the best protection available and 9 representing only minimum protection. Areas with a listing of class 10 and areas not listed have no recognized public protection.

These classifications are assigned based on the fire protection district in which the risk is located.

To rate each risk, determine the protection class from the ISO Community Mitigation Classification Manual:

| | | |
|---------------------------------|--|--|
| SINGLE PROTECTION CLASS: | Use the Protection Class listed in the PPC pages. | |
| SPLIT PROTECTION CLASS: | MILES FROM FIRE STATION FEET FROM HYDRANT | PROTECTION CLASS |
| | WITHIN 5 MILES WITHIN 1000 FEET | The 1 st listed numeric classification designator applies (e.g. 6/6X, 6/6Y, or 6/10, use Class 6). |
| | WITHIN 5 MILES OVER 1000 FEET | The 2 nd listed classification designator associated with #X or #Y applies (e.g. for 6/6X, use 6X, for 6/6Y, use Class 6Y). |
| | OVER 5 BUT LESS THAN 7 ROAD MILES AND WITH A CREDIBLE WATER SOURCE WITHIN 1000'. | Classification 10W applies. |

Class 10 applies to all areas not listed.

NOTE: The Declarations will display the distance, in miles, from the primary responding fire department as indicated on the policy.

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
ISO Public Protection Class
Proposed Effective Date: October 23, 2014

Current
Homeowners

| Protection Class | | All Territories | |
|------------------|-------|-----------------|-------|
| | MAS | FRM | MSV |
| 1 | 0.950 | 1.044 | 0.950 |
| 2 | 1.000 | 1.099 | 1.000 |
| 3 | 1.000 | 1.099 | 1.000 |
| 4 | 1.041 | 1.177 | 1.041 |
| 5 | 1.041 | 1.177 | 1.041 |
| 6 | 1.177 | 1.311 | 1.177 |
| 7 | 1.231 | 1.402 | 1.231 |
| 8 | 1.388 | 1.486 | 1.388 |
| 9 | 1.838 | 1.573 | 1.838 |
| 10 | 3.097 | 3.794 | 3.097 |

Proposed
Homeowners

| Protection Class | | All Territories | |
|------------------|-------|-----------------|-------|
| | MAS | FRM | MSV |
| 1 | 0.950 | 1.044 | 0.950 |
| 2 | 1.000 | 1.099 | 1.000 |
| 3 | 1.000 | 1.099 | 1.000 |
| 4 | 1.041 | 1.177 | 1.041 |
| 5 | 1.041 | 1.177 | 1.041 |
| 6 | 1.177 | 1.311 | 1.177 |
| 7 | 1.231 | 1.402 | 1.231 |
| 8 | 1.388 | 1.486 | 1.388 |
| 1Y-8Y | 1.416 | 1.573 | 1.416 |
| 8B | 1.416 | 1.573 | 1.416 |
| 1X-8X | 1.416 | 1.573 | 1.416 |
| 9 | 1.416 | 1.573 | 1.416 |
| 10 | 3.097 | 3.794 | 3.097 |
| 10W | 3.097 | 3.794 | 3.097 |

Current
Tenants

| Protection Class | Entire State | |
|---------------------|--------------|-----------|
| | 1-4 | All other |
| 1 | 1.000 | 1.000 |
| 2 | 1.000 | 1.000 |
| 3 | 1.000 | 1.000 |
| 4 | 1.000 | 1.000 |
| 5 | 1.095 | 1.095 |
| 6 | 1.095 | 1.095 |
| 7 | 1.248 | 1.248 |
| 8 | 1.248 | 1.248 |
| 9 | 1.600 | 1.600 |
| 10 | 1.600 | 1.600 |

Proposed
Tenants

| Protection Class | Entire State | |
|---------------------|--------------|-----------|
| | 1-4 | All other |
| 1 | 1.000 | 1.000 |
| 2 | 1.000 | 1.000 |
| 3 | 1.000 | 1.000 |
| 4 | 1.000 | 1.000 |
| 5 | 1.095 | 1.095 |
| 6 | 1.095 | 1.095 |
| 7 | 1.248 | 1.248 |
| 8 | 1.248 | 1.248 |
| 1Y-8Y | 1.600 | 1.600 |
| 8B | 1.600 | 1.600 |
| 1X-8X | 1.600 | 1.600 |
| 9 | 1.600 | 1.600 |
| 10 | 1.600 | 1.600 |
| 10W | 1.600 | 1.600 |

Current
Condominiums

| Protection Class | Entire State | |
|---------------------|--------------|-----------|
| | 1-4 | All other |
| 1 | 0.950 | 0.950 |
| 2 | 1.000 | 1.000 |
| 3 | 1.000 | 1.000 |
| 4 | 1.000 | 1.000 |
| 5 | 1.100 | 1.100 |
| 6 | 1.100 | 1.100 |
| 7 | 1.100 | 1.100 |
| 8 | 1.100 | 1.100 |
| 9 | 1.592 | 1.592 |
| 10 | 1.592 | 1.592 |

Proposed
Condominiums

| Protection Class | Entire State | |
|---------------------|--------------|-----------|
| | 1-4 | All other |
| 1 | 0.950 | 0.950 |
| 2 | 1.000 | 1.000 |
| 3 | 1.000 | 1.000 |
| 4 | 1.000 | 1.000 |
| 5 | 1.100 | 1.100 |
| 6 | 1.100 | 1.100 |
| 7 | 1.100 | 1.100 |
| 8 | 1.100 | 1.100 |
| 1Y-8Y | 1.592 | 1.592 |
| 8B | 1.592 | 1.592 |
| 1X-8X | 1.592 | 1.592 |
| 9 | 1.592 | 1.592 |
| 10 | 1.592 | 1.592 |
| 10W | 1.592 | 1.592 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
ISO Public Protection Class Income Effect
Proposed Effective Date: October 23, 2014

Homeowners

| Row Labels | Sum of Current Rerated Premium | Sum of Proposed Premium | Change |
|--------------------|--------------------------------|-------------------------|--------------|
| 1FRM | \$ 67,383.00 | \$ 67,383.00 | 0.0% |
| 1MAS | \$ 43,508.00 | \$ 43,508.00 | 0.0% |
| 2FRM | \$ 2,680,929.00 | \$ 2,680,929.00 | 0.0% |
| 2MAS | \$ 5,244,230.00 | \$ 5,244,230.00 | 0.0% |
| 3FRM | \$ 2,518,914.00 | \$ 2,518,914.00 | 0.0% |
| 3MAS | \$ 4,381,857.00 | \$ 4,381,857.00 | 0.0% |
| 4FRM | \$ 1,172,742.00 | \$ 1,172,742.00 | 0.0% |
| 4MAS | \$ 1,601,843.00 | \$ 1,601,843.00 | 0.0% |
| 5FRM | \$ 1,221,290.00 | \$ 1,221,290.00 | 0.0% |
| 5MAS | \$ 1,264,714.00 | \$ 1,264,714.00 | 0.0% |
| 6FRM | \$ 1,429,516.00 | \$ 1,429,516.00 | 0.0% |
| 6MAS | \$ 1,253,935.00 | \$ 1,253,935.00 | 0.0% |
| 7FRM | \$ 523,413.00 | \$ 523,413.00 | 0.0% |
| 7MAS | \$ 526,624.00 | \$ 526,624.00 | 0.0% |
| 8FRM | \$ 59,181.00 | \$ 59,181.00 | 0.0% |
| 8MAS | \$ 106,446.00 | \$ 106,446.00 | 0.0% |
| 9FRM | \$ 902,462.00 | \$ 902,462.00 | 0.0% |
| 9MAS | \$ 759,679.00 | \$ 585,134.69 | -23.0% |
| 10FRM | \$ 5,689.00 | \$ 5,689.00 | 0.0% |
| 10MAS | \$ 33,496.00 | \$ 33,496.00 | 0.0% |
| Grand Total | \$ 25,797,851.00 | \$ 25,623,306.69 | -0.7% |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Other Structures - Increased Limits
Proposed Effective Date: October 23, 2014

Additional limits on specific Other Structures may be provided at an annual rate per \$1,000 shown below.

Current

| Protection Class | Rate |
|------------------|--------|
| 1 – 8 | \$2.70 |
| 9 – 11 | 4.50 |

Proposed

| Protection Class | Rate |
|---------------------|--------|
| 1 – 8 | \$2.70 |
| 1Y-8Y, 8B, 1X-8X, 9 | 4.50 |
| 10, 10W, 11 | 4.50 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Class Rated Townhouses
Proposed Effective Date: October 23, 2014

One- or Two-Family Dwellings:

Current

| Protection Class | Number of Individual Family Units Within a Fire Division* | | |
|------------------|--|-------|-------|
| | 1 – 2 | 3 – 4 | 5 – 8 |
| 1 – 8 | 1.00 | 1.10 | 1.25 |
| 9 – 10 | 1.00 | 1.15 | 1.30 |

Proposed

| Protection Class | Number of Individual Family Units Within a Fire Division* | | |
|------------------------------|--|-------|-------|
| | 1 – 2 | 3 – 4 | 5 – 8 |
| 1 – 8 | 1.00 | 1.10 | 1.25 |
| 1Y-8Y, 8B, 1X-8X, 9, 10, 10W | 1.00 | 1.15 | 1.30 |

Three- or Four-Family Dwellings:

Current

| Protection Class | Number of Individual Family Units Within a Fire Division* | | |
|------------------|--|-------|-------|
| | | 3 – 4 | 5 – 8 |
| 1 – 8 | | 1.00 | 1.10 |
| 9 – 10 | | 1.00 | 1.15 |

Proposed

| Protection Class | Number of Individual Family Units Within a Fire Division* | | |
|------------------------------|--|-------|-------|
| | | 3 – 4 | 5 – 8 |
| 1 – 8 | | 1.00 | 1.10 |
| 1Y-8Y, 8B, 1X-8X, 9, 10, 10W | | 1.00 | 1.15 |

*Each family unit within a two-, three-, or four-family dwelling unit is considered an individual unit when determining the number of individual family units within a fire division.

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Earthquake Coverage
Proposed Effective Date: October 23, 2014

Current Earthquake Rates:

| Description | Coverage | | FRAME: 10% Deductible Rate per \$1000 | | | | | | | ALL OTHER: 10% Deductible Rate per \$1000 | | | | | | |
|---|------------------|------------|---------------------------------------|---|------|---|------|------|------|---|---|------|---|------|------|-------|
| | | | Zones | | | | | | | Zones | | | | | | |
| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| HO Form w/o Extended Repl. Cost Option | Coverage A | Homeowners | - | - | 0.76 | - | 0.61 | 0.53 | 0.29 | - | - | 0.86 | - | 0.70 | 0.56 | 0.341 |
| HO Form w/ Extended Repl. Cost Option | Coverage A | Homeowners | - | - | 0.76 | - | 0.61 | 0.53 | 0.29 | - | - | 0.86 | - | 0.70 | 0.56 | 0.341 |
| TN Form | Coverage C | Tenants | - | - | 0.61 | - | 0.52 | 0.39 | 0.23 | - | - | 0.61 | - | 0.52 | 0.52 | 0.253 |
| CO Form w/o Extended Repl. Cost Option | Coverage C | Condos | - | - | 0.61 | - | 0.33 | 0.29 | 0.22 | - | - | 0.61 | - | 0.52 | 0.48 | 0.22 |
| CO Form w/ Extended Repl. Cost Option | Coverage C | Condos | - | - | 0.61 | - | 0.33 | 0.29 | 0.22 | - | - | 0.61 | - | 0.52 | 0.48 | 0.22 |
| Pers. Prop., HO Inc. of Basic Cov. C Limit or Inc. Occ. | Amt of Inc. Only | | - | - | 0.61 | - | 0.44 | 0.34 | 0.23 | - | - | 0.61 | - | 0.52 | 0.52 | 0.253 |
| Other Structures, Inc. of Basic Cov. B Limit | Amt of Inc. Only | | - | - | 0.76 | - | 0.61 | 0.53 | 0.29 | - | - | 0.86 | - | 0.70 | 0.56 | 0.34 |
| Loss of Use | Amt of Inc. Only | | - | - | 0.61 | - | 0.44 | 0.34 | 0.23 | - | - | 0.61 | - | 0.52 | 0.52 | 0.25 |
| Add. and Alt. for CO and TN | Amt of Inc. Only | | - | - | 0.76 | - | 0.52 | 0.45 | 0.23 | - | - | 0.86 | - | 0.70 | 0.68 | 0.25 |
| Loss of Assessment Option (all forms excl. TN) | Desired Limit | | - | - | 0.76 | - | 0.61 | 0.53 | 0.29 | - | - | 0.86 | - | 0.70 | 0.56 | 0.34 |

Proposed Earthquake Rates

| Description | Coverage | | FRAME: 10% Deductible Rate per \$1000 | | | | | | | ALL OTHER: 10% Deductible Rate per \$1000 | | | | | | |
|---|------------------|-------------|---------------------------------------|---|------|---|------|------|------|---|---|------|---|------|------|------|
| | | | Zones | | | | | | | Zones | | | | | | |
| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| HO Form w/o Extended Repl. Cost Option | Coverage A | Homeowner | - | - | 0.84 | - | 0.67 | 0.58 | 0.32 | - | - | 0.95 | - | 0.77 | 0.62 | 0.37 |
| HO Form w/ Extended Repl. Cost Option | Coverage A | Homeowner | - | - | 0.84 | - | 0.67 | 0.58 | 0.32 | - | - | 0.95 | - | 0.77 | 0.62 | 0.37 |
| TN Form | Coverage C | Tenant | - | - | 0.67 | - | 0.57 | 0.43 | 0.25 | - | - | 0.67 | - | 0.57 | 0.57 | 0.28 |
| CO Form w/o Extended Repl. Cost Option | Coverage C | Condominium | - | - | 0.67 | - | 0.36 | 0.32 | 0.24 | - | - | 0.67 | - | 0.57 | 0.53 | 0.24 |
| CO Form w/ Extended Repl. Cost Option | Coverage C | Condominium | - | - | 0.67 | - | 0.36 | 0.32 | 0.24 | - | - | 0.67 | - | 0.57 | 0.53 | 0.24 |
| Pers. Prop., HO Inc. of Basic Cov. C Limit or Inc. Occ. | Amt of Inc. Only | | - | - | 0.67 | - | 0.48 | 0.37 | 0.25 | - | - | 0.67 | - | 0.57 | 0.57 | 0.28 |
| Other Structures, Inc. of Basic Cov. B Limit | Amt of Inc. Only | | - | - | 0.84 | - | 0.67 | 0.58 | 0.32 | - | - | 0.95 | - | 0.77 | 0.62 | 0.37 |
| Loss of Use | Amt of Inc. Only | | - | - | 0.67 | - | 0.48 | 0.37 | 0.25 | - | - | 0.67 | - | 0.57 | 0.57 | 0.28 |
| Add. and Alt. for CO and TN | Amt of Inc. Only | | - | - | 0.84 | - | 0.57 | 0.50 | 0.25 | - | - | 0.95 | - | 0.77 | 0.75 | 0.28 |
| Loss of Assessment Option (all forms excl. TN) | Desired Limit | | - | - | 0.84 | - | 0.67 | 0.58 | 0.32 | - | - | 0.95 | - | 0.77 | 0.62 | 0.37 |

Percent Change

| Description | Coverage | | FRAME: 10% Deductible Rate per \$1000 | | | | | | | ALL OTHER: 10% Deductible Rate per \$1000 | | | | | | |
|---|------------------|-------------|---------------------------------------|---|-----|---|-----|-----|-----|---|---|-----|---|-----|-----|-----|
| | | | Zones | | | | | | | Zones | | | | | | |
| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| HO Form w/o Extended Repl. Cost Option | Coverage A | Homeowner | - | - | 10% | - | 10% | 10% | 10% | - | - | 10% | - | 10% | 10% | 10% |
| HO Form w/ Extended Repl. Cost Option | Coverage A | Homeowner | - | - | 10% | - | 10% | 10% | 10% | - | - | 10% | - | 10% | 10% | 10% |
| TN Form | Coverage C | Tenant | - | - | 10% | - | 10% | 10% | 10% | - | - | 10% | - | 10% | 10% | 10% |
| CO Form w/o Extended Repl. Cost Option | Coverage C | Condominium | - | - | 10% | - | 10% | 10% | 10% | - | - | 10% | - | 10% | 10% | 10% |
| CO Form w/ Extended Repl. Cost Option | Coverage C | Condominium | - | - | 10% | - | 10% | 10% | 10% | - | - | 10% | - | 10% | 10% | 10% |
| Pers. Prop., HO Inc. of Basic Cov. C Limit or Inc. Occ. | Amt of Inc. Only | | - | - | 10% | - | 10% | 10% | 10% | - | - | 10% | - | 10% | 10% | 10% |
| Other Structures, Inc. of Basic Cov. B Limit | Amt of Inc. Only | | - | - | 10% | - | 10% | 10% | 10% | - | - | 10% | - | 10% | 10% | 10% |
| Loss of Use | Amt of Inc. Only | | - | - | 10% | - | 10% | 10% | 10% | - | - | 10% | - | 10% | 10% | 10% |
| Add. and Alt. for CO and TN | Amt of Inc. Only | | - | - | 10% | - | 10% | 10% | 10% | - | - | 10% | - | 10% | 10% | 10% |
| Loss of Assessment Option (all forms excl. TN) | Desired Limit | | - | - | 10% | - | 10% | 10% | 10% | - | - | 10% | - | 10% | 10% | 10% |

| FRAME: 25% Deductible Rate per \$1000 | | | | | | | ALL OTHER: 25% Deductible Rate per \$1000 | | | | | | |
|---------------------------------------|------|------|------|------|------|------|---|------|------|------|------|------|-------|
| Zones | | | | | | | Zones | | | | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 1.30 | 1.30 | 0.44 | 0.44 | 0.35 | 0.29 | 0.10 | 1.62 | 1.62 | 0.51 | 0.51 | 0.40 | 0.31 | 0.121 |
| 1.30 | 1.30 | 0.44 | 0.44 | 0.35 | 0.29 | 0.10 | 1.62 | 1.62 | 0.51 | 0.51 | 0.40 | 0.31 | 0.121 |
| 0.83 | 0.83 | 0.35 | 0.35 | 0.29 | 0.20 | 0.10 | 0.88 | 0.88 | 0.39 | 0.39 | 0.29 | 0.29 | 0.121 |
| 0.83 | 0.83 | 0.35 | 0.21 | 0.17 | 0.13 | 0.06 | 0.88 | 0.88 | 0.39 | 0.39 | 0.29 | 0.25 | 0.088 |
| 0.83 | 0.83 | 0.35 | 0.21 | 0.17 | 0.13 | 0.06 | 0.88 | 0.88 | 0.39 | 0.39 | 0.29 | 0.25 | 0.088 |
| 0.83 | 0.83 | 0.35 | 0.33 | 0.21 | 0.17 | 0.10 | 0.88 | 0.88 | 0.39 | 0.39 | 0.29 | 0.29 | 0.121 |
| 1.30 | 1.30 | 0.44 | 0.44 | 0.35 | 0.29 | 0.10 | 1.62 | 1.62 | 0.51 | 0.51 | 0.40 | 0.31 | 0.12 |
| 0.88 | 0.88 | 0.35 | 0.33 | 0.21 | 0.17 | 0.10 | 0.88 | 0.88 | 0.35 | 0.35 | 0.29 | 0.29 | 0.10 |
| 1.30 | 1.30 | 0.44 | 0.33 | 0.28 | 0.23 | 0.10 | 1.62 | 1.62 | 0.51 | 0.51 | 0.40 | 0.39 | 0.12 |
| 1.30 | 1.30 | 0.44 | 0.44 | 0.35 | 0.29 | 0.10 | 1.62 | 1.62 | 0.51 | 0.51 | 0.40 | 0.31 | 0.12 |

| FRAME: 25% Deductible Rate per \$1000 | | | | | | | ALL OTHER: 25% Deductible Rate per \$1000 | | | | | | |
|---------------------------------------|------|------|------|------|------|------|---|------|------|------|------|------|------|
| Zones | | | | | | | Zones | | | | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 1.43 | 1.43 | 0.48 | 0.48 | 0.39 | 0.32 | 0.11 | 1.78 | 1.78 | 0.56 | 0.56 | 0.44 | 0.34 | 0.13 |
| 1.43 | 1.43 | 0.48 | 0.48 | 0.39 | 0.32 | 0.11 | 1.78 | 1.78 | 0.56 | 0.56 | 0.44 | 0.34 | 0.13 |
| 0.91 | 0.91 | 0.39 | 0.39 | 0.32 | 0.22 | 0.11 | 0.97 | 0.97 | 0.43 | 0.43 | 0.32 | 0.32 | 0.13 |
| 0.91 | 0.91 | 0.39 | 0.23 | 0.19 | 0.14 | 0.07 | 0.97 | 0.97 | 0.43 | 0.43 | 0.32 | 0.28 | 0.10 |
| 0.91 | 0.91 | 0.39 | 0.23 | 0.19 | 0.14 | 0.07 | 0.97 | 0.97 | 0.43 | 0.43 | 0.32 | 0.28 | 0.10 |
| 0.91 | 0.91 | 0.39 | 0.36 | 0.23 | 0.19 | 0.11 | 0.97 | 0.97 | 0.43 | 0.43 | 0.32 | 0.32 | 0.13 |
| 1.43 | 1.43 | 0.48 | 0.48 | 0.39 | 0.32 | 0.11 | 1.78 | 1.78 | 0.56 | 0.56 | 0.44 | 0.34 | 0.13 |
| 0.97 | 0.97 | 0.39 | 0.36 | 0.23 | 0.19 | 0.11 | 0.97 | 0.97 | 0.39 | 0.39 | 0.32 | 0.32 | 0.11 |
| 1.43 | 1.43 | 0.48 | 0.36 | 0.31 | 0.25 | 0.11 | 1.78 | 1.78 | 0.56 | 0.56 | 0.44 | 0.43 | 0.13 |
| 1.43 | 1.43 | 0.48 | 0.48 | 0.39 | 0.32 | 0.11 | 1.78 | 1.78 | 0.56 | 0.56 | 0.44 | 0.34 | 0.13 |

[illegible]

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

| | |
|--|-----------|
| General..... | 53 |
| Insufficient Funds | 53 |
| Late Payment Fee | 53 |
| Payment Plans | 53 |
| Additional Rating Components..... | 53 |
| Base Rate, Territory, Construction, Protection Class and Amount of Insurance Factors | 53 |
| Basic Roof Rating..... | 60 |
| Class Rated Townhouses | 60 |
| Condominium Rental Charge | 60 |
| Deductibles | 60 |
| Financial Responsibility | 62 |
| Fire Resistive Construction | 62 |
| Home-Car Discount..... | 62 |
| Home Financial Discount | 62 |
| Minimum Tenant Premium | 63 |
| Multi – Family Dwelling..... | 63 |
| Multi Line Discount | 64 |
| Nationwide Associate Discount | 64 |
| Personal Status Discount | 64 |
| Prior Insurance Discount | 64 |
| Protective Devices Discount..... | 65 |
| Safe Home Rating Plan..... | 66 |
| Supplemental Heating | 66 |
| Year of Construction/ Home Renovation | 67 |
| Section I - Property | 68 |
| All Risk Coverage Options | 68 |
| Back-up of Sewer or Drain | 69 |
| Better Roof Replacement | 70 |
| Building Additions and Alterations..... | 70 |
| Condominium Special Coverage | 70 |
| Credit Card, Forgery, and Counterfeit Money | 70 |
| Dwelling Replacement Cost Plus | 70 |
| Earthquake Coverage Option Q - Homeowner..... | 71 |
| Extended Replacement Cost..... | 75 |
| Fire Department Service Charge..... | 75 |
| Identity Theft or Identity Fraud Expense..... | 75 |
| Increased Coverage C – Personal Property | 75 |
| Increased Coverage D – Loss of Use..... | 75 |
| Increased Special Limits of Liability..... | 76 |
| Loss Assessment Coverage..... | 77 |
| New Construction Theft Coverage | 77 |
| Ordinance or Law Coverage | 77 |
| Other Structures – Increased Limits | 78 |
| Scheduled Personal Property – Inland Marine Coverages | 78 |
| Theft Coverage Extension..... | 78 |
| Watercraft Physical Damage..... | 78 |
| Section II – Coverages – Liability | 68 |
| Exposure | 68 |
| Additional Dwelling Unit Owned | 68 |
| Co-owned Dwelling | 69 |
| Farming Personal Liability | 69 |
| Home Care Liability Exposure | 69 |
| Incidental Occupancies | 69 |
| Personal Injury | 70 |
| Secondary Locations..... | 70 |
| Watercraft Liability..... | 70 |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

| |
|----------------|
| General |
|----------------|

Insufficient Funds
Effective 01-15-10

Fee \$30.00

Late Payment Fee
Effective 08-05-11

Fee \$10.00

Payment Plans
Effective 01-15-10

| Installment Payment Method | Fee |
|---------------------------------|--------|
| Electronic Funds Transfer (EFT) | \$0.00 |
| Other Than EFT | \$5.00 |

| |
|-------------------------------------|
| Additional Rating Components |
|-------------------------------------|

Base Rate, Territory, Construction, Protection Class and Amount of Insurance Factors

Homeowner
Effective 10-23-14

Step (1)

Multiply the base rate of **\$2,468.99** by the appropriate Territory rating factor from Table A below. Round to the nearest penny.

TABLE A — TERRITORY RATING FACTORS

| Rating Territory | Factor | Rating Territory | Factor |
|------------------|--------|------------------|--------|
| 79 | 0.972 | 107 | 1.158 |
| 81 | 0.814 | 108 | 1.154 |
| 84 | 0.809 | 109 | 0.794 |
| 85 | 0.948 | 110 | 0.814 |
| 89 | 0.981 | 111 | 0.794 |
| 90 | 0.965 | 112 | 0.794 |
| 91 | 0.965 | 113 | 0.842 |
| 92 | 0.981 | 114 | 0.842 |
| 93 | 1.000 | 115 | 0.939 |
| 94 | 0.891 | 116 | 0.954 |
| 100 | 0.891 | 117 | 0.954 |
| 101 | 1.164 | 118 | 0.943 |
| 102 | 1.164 | 119 | 0.943 |
| 103 | 1.164 | 120 | 0.943 |
| 104 | 1.158 | 121 | 0.939 |
| 105 | 1.158 | 122 | 0.939 |
| 106 | 1.158 | | |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Step (2)

Multiply the result from Step (1) by the appropriate Protection Class/Type of Construction rating factor in Table B. Round to the nearest penny.

Table B — PROTECTION CLASS/ CONSTRUCTION TYPE RATING FACTORS

| Protection Class | Entire State | | |
|------------------|--------------|-------|-------|
| | MAS | FRM | MSV |
| 1 | 0.950 | 1.044 | 0.950 |
| 2 | 1.000 | 1.099 | 1.000 |
| 3 | 1.000 | 1.099 | 1.000 |
| 4 | 1.041 | 1.177 | 1.041 |
| 5 | 1.041 | 1.177 | 1.041 |
| 6 | 1.177 | 1.311 | 1.177 |
| 7 | 1.231 | 1.402 | 1.231 |
| 8 | 1.388 | 1.486 | 1.388 |
| 1Y-8Y | 1.416 | 1.573 | 1.416 |
| 8B | 1.416 | 1.573 | 1.416 |
| 1X-8X | 1.416 | 1.573 | 1.416 |
| 9 | 1.416 | 1.573 | 1.416 |
| 10 | 3.097 | 3.794 | 3.097 |
| 10W | 3.097 | 3.794 | 3.097 |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Step (3)

Multiply the result from Step (2) by the appropriate Amount of Insurance rating factor from Table C. If the desired amount of insurance is not shown in Table C, use linear interpolation to determine the rating factor for the desired amount of insurance. Round to the nearest penny, then round to the nearest whole dollar.

**TABLE C —
AMOUNT OF INSURANCE RATING FACTORS**

| Amount of Insurance | All Territories | Amount of Insurance | All Territories |
|---------------------|-----------------|---------------------|-----------------|
| \$5,000 | 0.509 | \$170,000 | 1.515 |
| 10,000 | 0.533 | 180,000 | 1.615 |
| 15,000 | 0.558 | 190,000 | 1.700 |
| 20,000 | 0.580 | 200,000 | 1.770 |
| 25,000 | 0.600 | 210,000 | 1.850 |
| 30,000 | 0.615 | 220,000 | 1.950 |
| 35,000 | 0.635 | 230,000 | 2.030 |
| 40,000 | 0.650 | 240,000 | 2.100 |
| 45,000 | 0.660 | 250,000 | 2.190 |
| 50,000 | 0.670 | 275,000 | 2.450 |
| 55,000 | 0.680 | 300,000 | 2.741 |
| 60,000 | 0.700 | 325,000 | 3.011 |
| 65,000 | 0.735 | 350,000 | 3.263 |
| 70,000 | 0.770 | 375,000 | 3.524 |
| 75,000 | 0.815 | 400,000 | 3.814 |
| 80,000 | 0.855 | 425,000 | 4.109 |
| 85,000 | 0.900 | 450,000 | 4.377 |
| 90,000 | 0.943 | 475,000 | 4.645 |
| 95,000 | 0.972 | 500,000 | 4.913 |
| 100,000 | 1.000 | 550,000 | 5.440 |
| 105,000 | 1.035 | 600,000 | 6.012 |
| 110,000 | 1.068 | 650,000 | 6.543 |
| 115,000 | 1.080 | 700,000 | 7.075 |
| 120,000 | 1.106 | 750,000 | 7.607 |
| 125,000 | 1.155 | 800,000 | 8.139 |
| 130,000 | 1.185 | 850,000 | 8.671 |
| 135,000 | 1.215 | 900,000 | 9.204 |
| 140,000 | 1.260 | 950,000 | 9.737 |
| 145,000 | 1.305 | 1,000,000 | 10.270 |
| 150,000 | 1.350 | | |
| 160,000 | 1.420 | **5,000 | 0.053 |

*Add For Each Additional \$5,000.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

**Condominium
Effective 10-23-14**

Step (1)

Multiply the base rate of **\$332.47** by the appropriate Territory rating factor from Table A below. Round to the nearest penny.

TABLE A — TERRITORY RATING FACTORS

| Rating Territory | Factor | Rating Territory | Factor |
|------------------|--------|------------------|--------|
| 79 | 1.000 | 107 | 1.000 |
| 81 | 1.000 | 108 | 1.000 |
| 84 | 1.000 | 109 | 1.000 |
| 85 | 1.000 | 110 | 1.000 |
| 89 | 1.000 | 111 | 1.000 |
| 90 | 1.000 | 112 | 1.000 |
| 91 | 1.000 | 113 | 1.000 |
| 92 | 1.000 | 114 | 1.000 |
| 93 | 1.000 | 115 | 1.000 |
| 94 | 1.000 | 116 | 1.000 |
| 100 | 1.000 | 117 | 1.000 |
| 101 | 1.000 | 118 | 1.000 |
| 102 | 1.000 | 119 | 1.000 |
| 103 | 1.000 | 120 | 1.000 |
| 104 | 1.000 | 121 | 1.000 |
| 105 | 1.000 | 122 | 1.000 |
| 106 | 1.000 | | |

Step (2)

Multiply the result from Step (1) by the appropriate Protection Class/Number of Families rating factor in Table B. Round to the nearest penny.

Table B — Protection Class/Number of Families

| Protection Class | Entire State | |
|------------------|--------------|-----------|
| | 1-4 Units | All Other |
| 1 | 0.950 | 0.950 |
| 2 | 1.000 | 1.000 |
| 3 | 1.000 | 1.000 |
| 4 | 1.000 | 1.000 |
| 5 | 1.100 | 1.100 |
| 6 | 1.100 | 1.100 |
| 7 | 1.100 | 1.100 |
| 8 | 1.100 | 1.100 |
| 1Y-8Y | 1.592 | 1.592 |
| 8B | 1.592 | 1.592 |
| 1X-8X | 1.592 | 1.592 |
| 9 | 1.592 | 1.592 |
| 10 | 1.592 | 1.592 |
| 10W | 1.592 | 1.592 |

* 1 – 4: One to four families or fire resistive.
All Other: All other risks.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Step (3)

Multiply the result from Step (2) by the appropriate Amount of Insurance rating factor from Table C. If the desired amount of insurance is not shown in Table C, use linear interpolation to determine the rating factor for the desired amount of insurance. Round to the nearest penny, then round to the nearest whole dollar.

TABLE C — AMOUNT OF INSURANCE RATING FACTORS
Effective 10-23-11

| Amount of Insurance | All Territories |
|---------------------|-----------------|
| \$4,000* | 0.471 |
| 5,000* | 0.471 |
| 6,000* | 0.471 |
| 7,000* | 0.500 |
| 8,000* | 0.529 |
| 9,000* | 0.563 |
| 10,000* | 0.592 |
| 11,000* | 0.632 |
| 12,000* | 0.661 |
| 13,000* | 0.690 |
| 14,000* | 0.718 |
| 15,000 | 0.753 |
| 16,000 | 0.787 |
| 17,000 | 0.816 |
| 18,000 | 0.845 |
| 19,000 | 0.868 |
| 20,000 | 0.897 |
| 25,000 | 1.000 |
| 30,000 | 1.121 |
| 35,000 | 1.241 |
| 40,000 | 1.351 |
| 45,000 | 1.448 |
| **\$5,000 | 0.086 |

*For Renewal Only.

** Add for each additional \$5,000.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

**Tenant
Effective 10-23-14**

Step (1)

Multiply the base rate of **\$200.32** by the appropriate Territory rating factor from Table A below. Round to the nearest penny.

**TABLE A — TERRITORY RATING FACTORS
Effective 10-01-05**

| Rating Territory | Factor | Rating Territory | Factor |
|------------------|--------|------------------|--------|
| 79 | 1.000 | 107 | 1.013 |
| 81 | 1.013 | 108 | 1.013 |
| 84 | 0.962 | 109 | 1.000 |
| 85 | 1.000 | 110 | 1.000 |
| 89 | 1.013 | 111 | 0.962 |
| 90 | 1.013 | 112 | 1.000 |
| 91 | 1.000 | 113 | 0.962 |
| 92 | 1.000 | 114 | 1.000 |
| 93 | 1.151 | 115 | 1.013 |
| 94 | 1.013 | 116 | 1.000 |
| 100 | 1.013 | 117 | 1.013 |
| 101 | 1.013 | 118 | 1.000 |
| 102 | 1.000 | 119 | 1.013 |
| 103 | 1.013 | 120 | 1.013 |
| 104 | 1.013 | 121 | 1.013 |
| 105 | 1.000 | 122 | 1.013 |
| 106 | 1.013 | | |

Step (2)

Multiply the result from Step (1) by the appropriate Protection Class/Number of Families rating factor in Table B. Round to the nearest penny.

Table B — Protection Class/Number of Families

| Protection Class | Entire State | |
|------------------|--------------|-----------|
| | 1-4 Units | All Other |
| 1 | 1.000 | 1.000 |
| 2 | 1.000 | 1.000 |
| 3 | 1.000 | 1.000 |
| 4 | 1.000 | 1.000 |
| 5 | 1.095 | 1.095 |
| 6 | 1.095 | 1.095 |
| 7 | 1.248 | 1.248 |
| 8 | 1.248 | 1.248 |
| 1Y-8Y | 1.600 | 1.600 |
| 8B | 1.600 | 1.600 |
| 1X-8X | 1.600 | 1.600 |
| 9 | 1.600 | 1.600 |
| 10 | 1.600 | 1.600 |
| 10W | 1.600 | 1.600 |

* 1 – 4: One to four families or fire resistive.
All Other: All other risks.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Step (3)

Multiply the result from Step (2) by the appropriate Amount of Insurance rating factor from Table C. If the desired amount of insurance is not shown in Table C, use linear interpolation to determine the rating factor for the desired amount of insurance. Round to the nearest penny, then round to the nearest whole dollar.

TABLE C — AMOUNT OF INSURANCE RATING FACTORS
Effective 10-23-11

| Amount of Insurance | All Territories |
|---------------------|-----------------|
| \$4,000* | 0.620 |
| 5,000* | 0.620 |
| 6,000* | 0.620 |
| 7,000* | 0.652 |
| 8,000* | 0.690 |
| 9,000* | 0.740 |
| 10,000* | 0.780 |
| 11,000* | 0.832 |
| 12,000* | 0.873 |
| 13,000* | 0.912 |
| 14,000* | 0.953 |
| 15,000 | 1.000 |
| 16,000 | 1.040 |
| 17,000 | 1.078 |
| 18,000 | 1.120 |
| 19,000 | 1.155 |
| 20,000 | 1.194 |
| 25,000 | 1.335 |
| 30,000 | 1.496 |
| 35,000 | 1.657 |
| 40,000 | 1.803 |
| 45,000 | 1.940 |
| **\$5,000 | 0.121 |

*For Renewal Only.

**Add for each additional \$5,000.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Basic Roof Rating
Effective 10-23-12

| Roof Type | Factor |
|------------|--------|
| Roll | 1.15 |
| Tile | 0.95 |
| Slate | 1.00 |
| Wood | 1.15 |
| Metal | 0.95 |
| Gravel/Tar | 1.15 |
| Composite | 1.00 |
| All Other | 1.00 |

Class Rated Townhouses

One - or Two-Family Dwellings:

| Protection Class | Number of Individual Family Units Within a Fire Division* | | |
|------------------------------|--|-------|-------|
| | 1 – 2 | 3 – 4 | 5 – 8 |
| 1 – 8 | 1.00 | 1.10 | 1.25 |
| 1Y-8Y, 8B, 1X-8X, 9, 10, 10W | 1.00 | 1.15 | 1.30 |

Three - or Four-Family Dwellings:

| Protection Class | Number of Individual Family Units Within a Fire Division* | |
|------------------------------|--|-------|
| | 3 – 4 | 5 – 8 |
| 1 – 8 | 1.00 | 1.10 |
| 1Y-8Y, 8B, 1X-8X, 9, 10, 10W | 1.00 | 1.15 |

*Each family unit within a two-, three-, or four-family dwelling unit is considered an individual unit when determining the number of individual family units within a fire division.

Condominium Rental Charge

| Units Rented to Others | Factor |
|------------------------|--------|
| 8 weeks or less | 1.100 |
| More than 8 weeks | 1.350 |

Deductibles
Effective 10-23-13

| Deductible | Up to \$100,000 | \$100000-\$199999 | \$200000-\$499999 | \$500000+ |
|------------|-----------------|-------------------|-------------------|-----------|
| \$500* | 0.996 | 1.005 | 1.016 | 1.025 |
| 1000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1500 | 0.904 | 0.925 | 0.948 | 0.966 |
| 2500 | 0.758 | 0.804 | 0.861 | 0.907 |
| 5000 | 0.558 | 0.606 | 0.708 | 0.799 |
| 10000 | 0.440 | 0.456 | 0.539 | 0.658 |

*For interim change only. Not applicable for new and renewal business after 10/23/2011.

Better Roof Replacement Effective 10-23-14

Factor **1.064**

Building Additions and Alterations

1. Tenants Policy

The premium for each additional \$1,000 of coverage is developed as follows:

- a. Multiply the Tenants Base Premium (including any adjustments for Insurance to Value, Three- and Four-Family Dwellings, etc.) by the appropriate Territory Rating Factor.
- b. Multiply the result of a. by the appropriate Tenants Protection Class/Number of Families Rating Factor.
- c. Multiply the result of b. by the Tenants Amount of Insurance Rating Factor for "Each Additional \$5,000."
- d. Multiply the result of c. by the appropriate Tenants Deductible Rating Factor.
- e. The additional premium for each \$1,000 of coverage is 20 percent (multiply by 0.20) of the result in d.

2. Condominium Policy

The premium for each additional \$1,000 of coverage is developed as follows:

- a. Multiply the Condominium Base Premium (including any adjustments for Insurance to Value, Three- or Four-Family Dwellings, etc.) by the appropriate Territory Rating Factor.
- b. Multiply the result of a. by the appropriate Condominium Protection Class/Number of Families Rating Factor.
- c. Multiply the result of b. by the Condominium Amount of Insurance Rating Factor for "Each Additional \$5,000."
- d. Multiply the result of c. by the appropriate Condominium Deductible Rating Factor.
- e. The additional premium for each \$1,000 of coverage is 20 percent (multiply by 0.20) of the result of d.

Condominium Special Coverage Endorsement Fire 3013-A

Additional Premium **\$0.20 per \$1000** of combined limits for Coverage B – Loss of Use, Coverage C – Condominium Loss Assessment and Building Additions and Alterations.

Credit Card, Forgery, and Counterfeit Money

| Limit of Liability | Premium |
|--------------------|----------|
| \$1,000 | Included |
| 2,500 | \$3.00 |
| 5,000 | 4.00 |
| 7,500 | 5.00 |
| 10,000 | 6.00 |

For limits in excess of \$10,000, refer to Underwriting.

Dwelling Replacement Cost Plus Option K

| Option | Premium |
|--------|---------|
| 25% | \$10.00 |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

**Earthquake Coverage Option Q - Homeowner
Endorsement H 6015 – Homeowner (excluding Masonry Veneer)
Endorsement Fire 2834 – Condominium, Endorsement Fire 2835 – Tenant
Effective 10-23-14**

| Rate per \$1,000 – 10% Deductible | | | | | | | | |
|--|--|-------|-----|------|-----|------|------|------|
| | | Frame | | | | | | |
| | | Zone | | | | | | |
| | | 1 | 2 | 3* | 4* | 5* | 6* | 7* |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | N/A | N/A | 0.84 | N/A | 0.67 | 0.58 | 0.32 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | N/A | N/A | 0.84 | N/A | 0.67 | 0.58 | 0.32 |
| Tenants Form | (Coverage C – Personal Property) | N/A | N/A | 0.67 | N/A | 0.57 | 0.43 | 0.25 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | N/A | N/A | 0.67 | N/A | 0.36 | 0.32 | 0.24 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | N/A | N/A | 0.67 | N/A | 0.36 | 0.32 | 0.24 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | N/A | N/A | 0.67 | N/A | 0.48 | 0.37 | 0.25 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | N/A | N/A | 0.84 | N/A | 0.67 | 0.58 | 0.32 |
| Loss of Use | (Amount of Increase Only) | N/A | N/A | 0.67 | N/A | 0.48 | 0.37 | 0.25 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | N/A | N/A | 0.84 | N/A | 0.57 | 0.50 | 0.25 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | N/A | N/A | 0.84 | N/A | 0.67 | 0.58 | 0.32 |

| Rate per \$1,000 – 10% Deductible | | | | | | | | |
|--|--|-----------|-----|------|-----|------|------|------|
| | | All Other | | | | | | |
| | | Zone | | | | | | |
| | | 1 | 2 | 3* | 4* | 5* | 6* | 7* |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | N/A | N/A | 0.95 | N/A | 0.77 | 0.62 | 0.37 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | N/A | N/A | 0.95 | N/A | 0.77 | 0.62 | 0.37 |
| Tenants Form | (Coverage C – Personal Property) | N/A | N/A | 0.67 | N/A | 0.57 | 0.57 | 0.28 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | N/A | N/A | 0.67 | N/A | 0.57 | 0.53 | 0.24 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | N/A | N/A | 0.67 | N/A | 0.57 | 0.53 | 0.24 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | N/A | N/A | 0.67 | N/A | 0.57 | 0.57 | 0.28 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | N/A | N/A | 0.95 | N/A | 0.77 | 0.62 | 0.37 |
| Loss of Use | (Amount of Increase Only) | N/A | N/A | 0.67 | N/A | 0.57 | 0.57 | 0.28 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | N/A | N/A | 0.95 | N/A | 0.77 | 0.75 | 0.28 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | N/A | N/A | 0.95 | N/A | 0.77 | 0.62 | 0.37 |

*Minimum deductible is 15% in the following counties: Independence, Lawrence, and Randolph.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Earthquake Coverage Continued

| Rate per \$1,000 – 15% Deductible | | | | | | | | |
|--|--|-------|------|------|------|------|------|------|
| | | Frame | | | | | | |
| | | Zones | | | | | | |
| | | 1 | 2 | 3* | 4 | 5 | 6 | 7 |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | 1.86 | 1.86 | 0.67 | 0.67 | 0.55 | 0.46 | 0.25 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | 1.86 | 1.86 | 0.67 | 0.67 | 0.55 | 0.46 | 0.25 |
| Tenants Form | (Coverage C – Personal Property) | 1.29 | 1.29 | 0.55 | 0.55 | 0.46 | 0.34 | 0.21 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | 1.29 | 1.29 | 0.55 | 0.36 | 0.29 | 0.25 | 0.20 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | 1.29 | 1.29 | 0.55 | 0.36 | 0.29 | 0.25 | 0.20 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | 1.29 | 1.29 | 0.55 | 0.55 | 0.37 | 0.29 | 0.21 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | 1.86 | 1.86 | 0.67 | 0.67 | 0.55 | 0.46 | 0.25 |
| Loss of Use | (Amount of Increase Only) | 1.29 | 1.29 | 0.55 | 0.55 | 0.37 | 0.29 | 0.21 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | 1.86 | 1.86 | 0.67 | 0.55 | 0.45 | 0.40 | 0.21 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | 1.86 | 1.86 | 0.67 | 0.67 | 0.55 | 0.46 | 0.25 |

| Rate per \$1,000 – 15% Deductible | | | | | | | | |
|--|--|-----------|------|------|------|------|------|------|
| | | All Other | | | | | | |
| | | Zones | | | | | | |
| | | 1 | 2 | 3* | 4 | 5 | 6 | 7 |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | 2.29 | 2.29 | 0.75 | 0.75 | 0.63 | 0.48 | 0.29 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | 2.29 | 2.29 | 0.75 | 0.75 | 0.63 | 0.48 | 0.29 |
| Tenants Form | (Coverage C – Personal Property) | 1.29 | 1.29 | 0.55 | 0.55 | 0.46 | 0.46 | 0.24 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | 1.29 | 1.29 | 0.55 | 0.55 | 0.46 | 0.43 | 0.20 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | 1.29 | 1.29 | 0.55 | 0.55 | 0.46 | 0.43 | 0.20 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | 1.29 | 1.29 | 0.55 | 0.55 | 0.46 | 0.46 | 0.24 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | 2.29 | 2.29 | 0.75 | 0.75 | 0.63 | 0.48 | 0.29 |
| Loss of Use | (Amount of Increase Only) | 1.29 | 1.29 | 0.55 | 0.55 | 0.46 | 0.46 | 0.21 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | 2.30 | 2.30 | 0.75 | 0.75 | 0.63 | 0.62 | 0.24 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | 2.29 | 2.29 | 0.75 | 0.75 | 0.63 | 0.48 | 0.29 |

*Minimum deductible in the following counties: Independence, Lawrence, and Randolph.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Earthquake Coverage Continued

| Rate per \$1,000 – 20% Deductible | | | | | | | | |
|--|--|----------------|------|------|------|------|------|------|
| | | Frame Zones | | | | | | |
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | 1.49 | 1.49 | 0.55 | 0.55 | 0.45 | 0.37 | 0.17 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | 1.49 | 1.49 | 0.55 | 0.55 | 0.45 | 0.37 | 0.17 |
| Tenants Form | (Coverage C – Personal Property) | 1.03 | 1.03 | 0.45 | 0.45 | 0.37 | 0.28 | 0.17 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | 1.03 | 1.03 | 0.45 | 0.29 | 0.24 | 0.21 | 0.12 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | 1.03 | 1.03 | 0.45 | 0.29 | 0.24 | 0.21 | 0.12 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | 1.03 | 1.03 | 0.45 | 0.43 | 0.29 | 0.24 | 0.17 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | 1.49 | 1.49 | 0.55 | 0.55 | 0.45 | 0.37 | 0.17 |
| Loss of Use | (Amount of Increase Only) | 1.03 | 1.03 | 0.45 | 0.43 | 0.29 | 0.24 | 0.17 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | 1.49 | 1.49 | 0.55 | 0.43 | 0.36 | 0.32 | 0.17 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | 1.49 | 1.49 | 0.55 | 0.55 | 0.45 | 0.37 | 0.17 |

| Rate per \$1,000 – 20% Deductible | | | | | | | | |
|--|--|--------------------|------|------|------|------|------|------|
| | | All Other Zones | | | | | | |
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | 1.84 | 1.84 | 0.62 | 0.62 | 0.50 | 0.40 | 0.20 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | 1.84 | 1.84 | 0.62 | 0.62 | 0.50 | 0.40 | 0.20 |
| Tenants Form | (Coverage C – Personal Property) | 1.03 | 1.03 | 0.45 | 0.45 | 0.37 | 0.37 | 0.20 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | 1.03 | 1.03 | 0.45 | 0.45 | 0.37 | 0.34 | 0.15 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | 1.03 | 1.03 | 0.45 | 0.45 | 0.37 | 0.34 | 0.15 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | 1.03 | 1.03 | 0.45 | 0.45 | 0.37 | 0.37 | 0.20 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | 1.84 | 1.84 | 0.62 | 0.62 | 0.50 | 0.40 | 0.20 |
| Loss of Use | (Amount of Increase Only) | 1.03 | 1.03 | 0.45 | 0.45 | 0.37 | 0.37 | 0.17 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | 1.84 | 1.84 | 0.62 | 0.62 | 0.50 | 0.48 | 0.20 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | 1.84 | 1.84 | 0.62 | 0.62 | 0.50 | 0.40 | 0.20 |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Earthquake Coverage Continued

| Rate per \$1,000 – 25% Deductible | | | | | | | | |
|--|--|-------|------|------|------|------|------|------|
| | | Frame | | | | | | |
| | | Zones | | | | | | |
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | 1.43 | 1.43 | 0.48 | 0.48 | 0.39 | 0.32 | 0.11 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | 1.43 | 1.43 | 0.48 | 0.48 | 0.39 | 0.32 | 0.11 |
| Tenants Form | (Coverage C – Personal Property) | 0.91 | 0.91 | 0.39 | 0.39 | 0.32 | 0.22 | 0.11 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | 0.91 | 0.91 | 0.39 | 0.23 | 0.19 | 0.14 | 0.07 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | 0.91 | 0.91 | 0.39 | 0.23 | 0.19 | 0.14 | 0.07 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | 0.91 | 0.91 | 0.39 | 0.36 | 0.23 | 0.19 | 0.11 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | 1.43 | 1.43 | 0.48 | 0.48 | 0.39 | 0.32 | 0.11 |
| Loss of Use | (Amount of Increase Only) | 0.97 | 0.97 | 0.39 | 0.36 | 0.23 | 0.19 | 0.11 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | 1.43 | 1.43 | 0.48 | 0.36 | 0.31 | 0.25 | 0.11 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | 1.43 | 1.43 | 0.48 | 0.48 | 0.39 | 0.32 | 0.11 |

| Rate per \$1,000 – 25% Deductible | | | | | | | | |
|--|--|-----------|------|------|------|------|------|------|
| | | All Other | | | | | | |
| | | Zones | | | | | | |
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | 1.78 | 1.78 | 0.56 | 0.56 | 0.44 | 0.34 | 0.13 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | 1.78 | 1.78 | 0.56 | 0.56 | 0.44 | 0.34 | 0.13 |
| Tenants Form | (Coverage C – Personal Property) | 0.97 | 0.97 | 0.43 | 0.43 | 0.32 | 0.32 | 0.13 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | 0.97 | 0.97 | 0.43 | 0.43 | 0.32 | 0.28 | 0.10 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | 0.97 | 0.97 | 0.43 | 0.43 | 0.32 | 0.28 | 0.10 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | 0.97 | 0.97 | 0.43 | 0.43 | 0.32 | 0.32 | 0.13 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | 1.78 | 1.78 | 0.56 | 0.56 | 0.44 | 0.34 | 0.13 |
| Loss of Use | (Amount of Increase Only) | 0.97 | 0.97 | 0.39 | 0.39 | 0.32 | 0.32 | 0.11 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | 1.78 | 1.78 | 0.56 | 0.56 | 0.44 | 0.43 | 0.13 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | 1.78 | 1.78 | 0.56 | 0.56 | 0.44 | 0.34 | 0.13 |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Other Structures – Increased Limits

Effective 10-23-14

Additional limits on specific Other Structures maybe provided at an annual rate per \$1,000 shown below.

| Protection Class | Rate |
|---------------------|--------|
| 1–8 | \$2.70 |
| 1Y-8Y, 8B, 1X-8X, 9 | 4.50 |
| 10, 10W, 11 | 4.50 |

Scheduled Personal Property – Inland Marine Coverages

Endorsement H 6001 – Homeowner

Endorsement Fire 2514 – Tenant and Condominium

Refer to the Inland Marine Portfolio.

NOTE: Minimum premiums do not apply.

Theft Coverage Extension

Endorsement Fire 2515

Additional Annual Premium \$2.00

Watercraft Physical Damage

Endorsement H 6006 – Homeowner

Endorsement Fire 3114 – Tenant and Condominium

The premium is determined in accordance with the rates from the Boatowners Portfolio.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

| | |
|---|-----------|
| General..... | 53 |
| Insufficient Funds | 53 |
| Late Payment Fee | 53 |
| Payment Plans | 53 |
| Additional Rating Components..... | 53 |
| **Base Rate, Territory, Construction, Protection Class and Amount of Insurance Factors..... | 53 |
| Basic Roof Rating..... | 60 |
| **Class Rated Townhouses..... | 60 |
| Condominium Rental Charge | 60 |
| Deductibles | 60 |
| Financial Responsibility | 62 |
| Fire Resistive Construction | 62 |
| Home-Car Discount..... | 62 |
| Home Financial Discount | 62 |
| Minimum Tenant Premium | 63 |
| Multi – Family Dwelling..... | 63 |
| Multi Line Discount..... | 64 |
| Nationwide Associate Discount | 64 |
| Personal Status Discount..... | 64 |
| Prior Insurance Discount | 64 |
| Protective Devices Discount..... | 65 |
| Safe Home Rating Plan..... | 66 |
| Supplemental Heating | 66 |
| Year of Construction/ Home Renovation | 67 |
| Section I - Property | 68 |
| All Risk Coverage Options | 68 |
| Back-up of Sewer or Drain | 69 |
| **Better Roof Replacement | 70 |
| Building Additions and Alterations..... | 70 |
| Condominium Special Coverage..... | 70 |
| Credit Card, Forgery, and Counterfeit Money | 70 |
| Dwelling Replacement Cost Plus | 70 |
| **Earthquake Coverage..... | 71 |
| Extended Replacement Cost..... | 79 |
| Fire Department Service Charge..... | 79 |
| Identity Theft or Identity Fraud Expense..... | 79 |
| Increased Coverage C – Personal Property..... | 79 |
| Increased Coverage D – Loss of Use..... | 79 |
| Increased Special Limits of Liability..... | 80 |
| Loss Assessment Coverage..... | 81 |
| New Construction Theft Coverage | 81 |
| Ordinance or Law Coverage | 81 |
| **Other Structures – Increased Limits | 82 |
| Scheduled Personal Property – Inland Marine Coverages..... | 83 |
| Theft Coverage Extension..... | 83 |
| Watercraft Physical Damage..... | 83 |
| Section II – Coverages – Liability | 68 |
| Exposure | 68 |
| Additional Dwelling Unit Owned | 68 |
| Co-owned Dwelling | 69 |
| Farming Personal Liability | 69 |
| Home Care Liability Exposure | 69 |
| Incidental Occupancies | 69 |
| Personal Injury | 70 |
| Secondary Locations..... | 70 |
| Watercraft Liability..... | 70 |
| General..... | 53 |
| Insufficient Funds | 53 |
| Late Payment Fee | 53 |
| Payment Plans | 53 |
| Additional Rating Components..... | 53 |
| Base Rate, Territory, Construction, Protection Class and Amount of Insurance Factors | 53 |
| Basic Roof Rating..... | 59 |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

| | |
|---|-----------|
| Class-Rated Townhouses | 59 |
| Condominium Rental Charge | 59 |
| Deductibles | 59 |
| Financial Responsibility | 61 |
| Fire-Resistive Construction | 61 |
| Home-Car Discount | 61 |
| Home-Financial Discount | 61 |
| Minimum Tenant Premium | 62 |
| Multi-Family Dwelling | 62 |
| Multi-Line Discount | 63 |
| Nationwide Associate Discount | 63 |
| Personal Status Discount | 63 |
| Prior Insurance Discount | 63 |
| Protective Devices Discount | 64 |
| Safe Home Rating Plan | 65 |
| Supplemental Heating | 65 |
| Year of Construction/ Home Renovation | 66 |
| Section I—Property | 67 |
| All Risk Coverage Options | 67 |
| Back-up of Sewer or Drain | 68 |
| Building Additions and Alterations | 69 |
| Condominium Special Coverage | 69 |
| Credit Card, Forgery, and Counterfeit Money | 69 |
| Dwelling Replacement Cost Plus | 69 |
| Earthquake Coverage** | 70 |
| Extended Replacement Cost | 74 |
| Fire Department Service Charge | 74 |
| Identity Theft or Identity Fraud Expense | 74 |
| Increased Coverage C—Personal Property | 74 |
| Increased Coverage D—Loss of Use | 74 |
| Increased Special Limits of Liability | 75 |
| Loss Assessment Coverage | 76 |
| New Construction Theft Coverage | 76 |
| Ordinance or Law Coverage | 76 |
| Other Structures—Increased Limits | 76 |
| Scheduled Personal Property—Inland Marine Coverages | 77 |
| Theft Coverage Extension | 77 |
| Watercraft Physical Damage | 77 |
| Section II—Coverages—Liability | 68 |
| Exposure | 68 |
| Additional Dwelling Unit Owned | 68 |
| Co-owned Dwelling | 69 |
| Farming Personal Liability | 69 |
| Home Care Liability Exposure | 69 |
| Incidental Occupancies | 69 |
| Personal Injury | 70 |
| Secondary Locations | 70 |
| Watercraft Liability | 70 |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

General

Insufficient Funds

Effective 01-15-10

Fee \$30.00

Late Payment Fee

Effective 08-05-11

Fee \$10.00

Payment Plans

Effective 01-15-10

| Installment Payment Method | Fee |
|---------------------------------|--------|
| Electronic Funds Transfer (EFT) | \$0.00 |
| Other Than EFT | \$5.00 |

Additional Rating Components

Base Rate, Territory, Construction, Protection Class and Amount of Insurance Factors

Homeowner

Effective 10-23-13~~4~~

Step (1)

Multiply the base rate of ~~\$2291.78~~\$2,468.99 by the appropriate Territory rating factor from Table A below. Round to the nearest penny.

TABLE A — TERRITORY RATING FACTORS

| Rating Territory | Factor | Rating Territory | Factor |
|------------------|--------|------------------|--------|
| 79 | 0.972 | 107 | 1.158 |
| 81 | 0.814 | 108 | 1.154 |
| 84 | 0.809 | 109 | 0.794 |
| 85 | 0.948 | 110 | 0.814 |
| 89 | 0.981 | 111 | 0.794 |
| 90 | 0.965 | 112 | 0.794 |
| 91 | 0.965 | 113 | 0.842 |
| 92 | 0.981 | 114 | 0.842 |
| 93 | 1.000 | 115 | 0.939 |
| 94 | 0.891 | 116 | 0.954 |
| 100 | 0.891 | 117 | 0.954 |
| 101 | 1.164 | 118 | 0.943 |
| 102 | 1.164 | 119 | 0.943 |
| 103 | 1.164 | 120 | 0.943 |
| 104 | 1.158 | 121 | 0.939 |
| 105 | 1.158 | 122 | 0.939 |
| 106 | 1.158 | | |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Step (2)

Multiply the result from Step (1) by the appropriate Protection Class/Type of Construction rating factor in Table B. Round to the nearest penny.

Table B — PROTECTION CLASS/ CONSTRUCTION TYPE RATING FACTORS

| Protection Class | Entire State | | |
|------------------|------------------|------------------|------------------|
| | MAS | FRM | MSV |
| 01 | 0.950 | 1.044 | 0.950 |
| 02 | 1.000 | 1.099 | 1.000 |
| 03 | 1.000 | 1.099 | 1.000 |
| 04 | 1.041 | 1.177 | 1.041 |
| 05 | 1.041 | 1.177 | 1.041 |
| 06 | 1.177 | 1.311 | 1.177 |
| 07 | 1.231 | 1.402 | 1.231 |
| 08 | 1.388 | 1.486 | 1.388 |
| 1Y-8Y | 1.416 | 1.573 | 1.416 |
| 8B | 1.416 | 1.573 | 1.416 |
| 1X-8X | 1.416 | 1.573 | 1.416 |
| 09 | 1.416 | 1.573 | 1.416 |
| | 838 | | 838 |
| 10 | 3.097 | 3.794 | 3.097 |
| 10W | 3.097 | 3.794 | 3.097 |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Step (3)

Multiply the result from Step (2) by the appropriate Amount of Insurance rating factor from Table C. If the desired amount of insurance is not shown in Table C, use linear interpolation to determine the rating factor for the desired amount of insurance. Round to the nearest penny, then round to the nearest whole dollar.

**TABLE C —
AMOUNT OF INSURANCE RATING FACTORS**

| Amount of Insurance | All Territories | Amount of Insurance | All Territories |
|---------------------|-----------------|---------------------|-----------------|
| \$5,000 | 0.509 | \$170,000 | 1.515 |
| 10,000 | 0.533 | 180,000 | 1.615 |
| 15,000 | 0.558 | 190,000 | 1.700 |
| 20,000 | 0.580 | 200,000 | 1.770 |
| 25,000 | 0.600 | 210,000 | 1.850 |
| 30,000 | 0.615 | 220,000 | 1.950 |
| 35,000 | 0.635 | 230,000 | 2.030 |
| 40,000 | 0.650 | 240,000 | 2.100 |
| 45,000 | 0.660 | 250,000 | 2.190 |
| 50,000 | 0.670 | 275,000 | 2.450 |
| 55,000 | 0.680 | 300,000 | 2.741 |
| 60,000 | 0.700 | 325,000 | 3.011 |
| 65,000 | 0.735 | 350,000 | 3.263 |
| 70,000 | 0.770 | 375,000 | 3.524 |
| 75,000 | 0.815 | 400,000 | 3.814 |
| 80,000 | 0.855 | 425,000 | 4.109 |
| 85,000 | 0.900 | 450,000 | 4.377 |
| 90,000 | 0.943 | 475,000 | 4.645 |
| 95,000 | 0.972 | 500,000 | 4.913 |
| 100,000 | 1.000 | 550,000 | 5.440 |
| 105,000 | 1.035 | 600,000 | 6.012 |
| 110,000 | 1.068 | 650,000 | 6.543 |
| 115,000 | 1.080 | 700,000 | 7.075 |
| 120,000 | 1.106 | 750,000 | 7.607 |
| 125,000 | 1.155 | 800,000 | 8.139 |
| 130,000 | 1.185 | 850,000 | 8.671 |
| 135,000 | 1.215 | 900,000 | 9.204 |
| 140,000 | 1.260 | 950,000 | 9.737 |
| 145,000 | 1.305 | 1,000,000 | 10.270 |
| 150,000 | 1.350 | | |
| 160,000 | 1.420 | **5,000 | 0.053 |

*Add For Each Additional \$5,000.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Condominium
Effective 10-23-~~13~~14

Step (1)

Multiply the base rate of **\$~~332.47~~327.88** by the appropriate Territory rating factor from Table A below. Round to the nearest penny.

TABLE A — TERRITORY RATING FACTORS

| Rating Territory | Factor | Rating Territory | Factor |
|------------------|--------|------------------|--------|
| 79 | 1.000 | 107 | 1.000 |
| 81 | 1.000 | 108 | 1.000 |
| 84 | 1.000 | 109 | 1.000 |
| 85 | 1.000 | 110 | 1.000 |
| 89 | 1.000 | 111 | 1.000 |
| 90 | 1.000 | 112 | 1.000 |
| 91 | 1.000 | 113 | 1.000 |
| 92 | 1.000 | 114 | 1.000 |
| 93 | 1.000 | 115 | 1.000 |
| 94 | 1.000 | 116 | 1.000 |
| 100 | 1.000 | 117 | 1.000 |
| 101 | 1.000 | 118 | 1.000 |
| 102 | 1.000 | 119 | 1.000 |
| 103 | 1.000 | 120 | 1.000 |
| 104 | 1.000 | 121 | 1.000 |
| 105 | 1.000 | 122 | 1.000 |
| 106 | 1.000 | | |

Step (2)

Multiply the result from Step (1) by the appropriate Protection Class/Number of Families rating factor in Table B. Round to the nearest penny.

Table B — Protection Class/Number of Families

| Protection Class | Entire State | |
|------------------|------------------|------------------|
| | 1-4 Units | All Other |
| 0 1 | 0.950 | 0.950 |
| 0 2 | 1.000 | 1.000 |
| 0 3 | 1.000 | 1.000 |
| 0 4 | 1.000 | 1.000 |
| 0 5 | 1.100 | 1.100 |
| 0 6 | 1.100 | 1.100 |
| 0 7 | 1.100 | 1.100 |
| 0 8 | 1.100 | 1.100 |
| 1Y-8Y | 1.592 | 1.592 |
| 8B | 1.592 | 1.592 |
| 1X-8X | 1.592 | 1.592 |
| 0 9 | 1.592 | 1.592 |
| 10 | 1.592 | 1.592 |
| 10W | 1.592 | 1.592 |

* 1 – 4: One to four families or fire resistive.
All Other: All other risks.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Step (3)

Multiply the result from Step (2) by the appropriate Amount of Insurance rating factor from Table C. If the desired amount of insurance is not shown in Table C, use linear interpolation to determine the rating factor for the desired amount of insurance. Round to the nearest penny, then round to the nearest whole dollar.

TABLE C — AMOUNT OF INSURANCE RATING FACTORS
Effective 10-23-11

| Amount of Insurance | All Territories |
|---------------------|-----------------|
| \$4,000* | 0.471 |
| 5,000* | 0.471 |
| 6,000* | 0.471 |
| 7,000* | 0.500 |
| 8,000* | 0.529 |
| 9,000* | 0.563 |
| 10,000* | 0.592 |
| 11,000* | 0.632 |
| 12,000* | 0.661 |
| 13,000* | 0.690 |
| 14,000* | 0.718 |
| 15,000 | 0.753 |
| 16,000 | 0.787 |
| 17,000 | 0.816 |
| 18,000 | 0.845 |
| 19,000 | 0.868 |
| 20,000 | 0.897 |
| 25,000 | 1.000 |
| 30,000 | 1.121 |
| 35,000 | 1.241 |
| 40,000 | 1.351 |
| 45,000 | 1.448 |
| **\$5,000 | 0.086 |

*For Renewal Only.

** Add for each additional \$5,000.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Tenant
Effective 10-23-~~13~~14

Step (1)

Multiply the base rate of **\$~~200.32~~197.94** by the appropriate Territory rating factor from Table A below. Round to the nearest penny.

TABLE A — TERRITORY RATING FACTORS
Effective 10-01-05

| Rating Territory | Factor | Rating Territory | Factor |
|------------------|--------|------------------|--------|
| 79 | 1.000 | 107 | 1.013 |
| 81 | 1.013 | 108 | 1.013 |
| 84 | 0.962 | 109 | 1.000 |
| 85 | 1.000 | 110 | 1.000 |
| 89 | 1.013 | 111 | 0.962 |
| 90 | 1.013 | 112 | 1.000 |
| 91 | 1.000 | 113 | 0.962 |
| 92 | 1.000 | 114 | 1.000 |
| 93 | 1.151 | 115 | 1.013 |
| 94 | 1.013 | 116 | 1.000 |
| 100 | 1.013 | 117 | 1.013 |
| 101 | 1.013 | 118 | 1.000 |
| 102 | 1.000 | 119 | 1.013 |
| 103 | 1.013 | 120 | 1.013 |
| 104 | 1.013 | 121 | 1.013 |
| 105 | 1.000 | 122 | 1.013 |
| 106 | 1.013 | | |

Step (2)

Multiply the result from Step (1) by the appropriate Protection Class/Number of Families rating factor in Table B. Round to the nearest penny.

Table B — Protection Class/Number of Families

| Protection Class | Entire State | |
|------------------|--------------|--------------|
| | 1-4 Units | All Other |
| 0 1 | 1.000 | 1.000 |
| 0 2 | 1.000 | 1.000 |
| 0 3 | 1.000 | 1.000 |
| 0 4 | 1.000 | 1.000 |
| 0 5 | 1.095 | 1.095 |
| 0 6 | 1.095 | 1.095 |
| 0 7 | 1.248 | 1.248 |
| 0 8 | 1.248 | 1.248 |
| <u>1Y-8Y</u> | <u>1.600</u> | <u>1.600</u> |
| <u>8B</u> | <u>1.600</u> | <u>1.600</u> |
| <u>1X-8X</u> | <u>1.600</u> | <u>1.600</u> |
| 0 9 | 1.600 | 1.600 |
| 10 | 1.600 | 1.600 |
| <u>10W</u> | <u>1.600</u> | <u>1.600</u> |

* 1 – 4: One to four families or fire resistive.
All Other: All other risks.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Step (3)

Multiply the result from Step (2) by the appropriate Amount of Insurance rating factor from Table C. If the desired amount of insurance is not shown in Table C, use linear interpolation to determine the rating factor for the desired amount of insurance. Round to the nearest penny, then round to the nearest whole dollar.

TABLE C — AMOUNT OF INSURANCE RATING FACTORS
Effective 10-23-11

| Amount of Insurance | All Territories |
|---------------------|-----------------|
| \$4,000* | 0.620 |
| 5,000* | 0.620 |
| 6,000* | 0.620 |
| 7,000* | 0.652 |
| 8,000* | 0.690 |
| 9,000* | 0.740 |
| 10,000* | 0.780 |
| 11,000* | 0.832 |
| 12,000* | 0.873 |
| 13,000* | 0.912 |
| 14,000* | 0.953 |
| 15,000 | 1.000 |
| 16,000 | 1.040 |
| 17,000 | 1.078 |
| 18,000 | 1.120 |
| 19,000 | 1.155 |
| 20,000 | 1.194 |
| 25,000 | 1.335 |
| 30,000 | 1.496 |
| 35,000 | 1.657 |
| 40,000 | 1.803 |
| 45,000 | 1.940 |
| **\$5,000 | 0.121 |

*For Renewal Only.

**Add for each additional \$5,000.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Basic Roof Rating

Effective 10-23-12

| Roof Type | Factor |
|------------|--------|
| Roll | 1.15 |
| Tile | 0.95 |
| Slate | 1.00 |
| Wood | 1.15 |
| Metal | 0.95 |
| Gravel/Tar | 1.15 |
| Composite | 1.00 |
| All Other | 1.00 |

Class Rated Townhouses

One - or Two-Family Dwellings:

| Protection Class | Number of Individual Family Units Within a Fire Division* | | |
|--------------------------------------|--|-------|-------|
| | 1 – 2 | 3 – 4 | 5 – 8 |
| 1 – 8 | 1.00 | 1.10 | 1.25 |
| <u>1Y-8Y, 8B, 1X-8X, 9, —10, 10W</u> | 1.00 | 1.15 | 1.30 |

Three - or Four-Family Dwellings:

| Protection Class | Number of Individual Family Units Within a Fire Division* | |
|--------------------------------------|--|-------|
| | 3 – 4 | 5 – 8 |
| 1 – 8 | 1.00 | 1.10 |
| <u>1Y-8Y, 8B, 1X-8X, 9, —10, 10W</u> | 1.00 | 1.15 |

*Each family unit within a two-, three-, or four-family dwelling unit is considered an individual unit when determining the number of individual family units within a fire division.

Condominium Rental Charge

| Units Rented to Others | Factor |
|------------------------|--------|
| 8 weeks or less | 1.100 |
| More than 8 weeks | 1.350 |

Deductibles

Effective 10-23-13

| Deductible | Up to \$100,000 | \$100000-\$199999 | \$200000-\$499999 | \$500000+ |
|------------|-----------------|-------------------|-------------------|-----------|
| \$500* | 0.996 | 1.005 | 1.016 | 1.025 |
| 1000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1500 | 0.904 | 0.925 | 0.948 | 0.966 |
| 2500 | 0.758 | 0.804 | 0.861 | 0.907 |
| 5000 | 0.558 | 0.606 | 0.708 | 0.799 |
| 10000 | 0.440 | 0.456 | 0.539 | 0.658 |

*For interim change only. Not applicable for new and renewal business after 10/23/2011.

Better Roof Replacement
Effective 10-23-14

Factor **1.064**

Building Additions and Alterations

1. Tenants Policy

The premium for each additional \$1,000 of coverage is developed as follows:

- a. Multiply the Tenants Base Premium (including any adjustments for Insurance to Value, Three- and Four-Family Dwellings, etc.) by the appropriate Territory Rating Factor.
- b. Multiply the result of a. by the appropriate Tenants Protection Class/Number of Families Rating Factor.
- c. Multiply the result of b. by the Tenants Amount of Insurance Rating Factor for "Each Additional \$5,000."
- d. Multiply the result of c. by the appropriate Tenants Deductible Rating Factor.
- e. The additional premium for each \$1,000 of coverage is 20 percent (multiply by 0.20) of the result in d.

2. Condominium Policy

The premium for each additional \$1,000 of coverage is developed as follows:

- a. Multiply the Condominium Base Premium (including any adjustments for Insurance to Value, Three- or Four-Family Dwellings, etc.) by the appropriate Territory Rating Factor.
- b. Multiply the result of a. by the appropriate Condominium Protection Class/Number of Families Rating Factor.
- c. Multiply the result of b. by the Condominium Amount of Insurance Rating Factor for "Each Additional \$5,000."
- d. Multiply the result of c. by the appropriate Condominium Deductible Rating Factor.
- e. The additional premium for each \$1,000 of coverage is 20 percent (multiply by 0.20) of the result of d.

Condominium Special Coverage
Endorsement Fire 3013-A

Additional Premium **\$0.20 per \$1000** of combined limits for Coverage B – Loss of Use, Coverage C – Condominium Loss Assessment and Building Additions and Alterations.

Credit Card, Forgery, and Counterfeit Money

| Limit of Liability | Premium |
|--------------------|----------|
| \$1,000 | Included |
| 2,500 | \$3.00 |
| 5,000 | 4.00 |
| 7,500 | 5.00 |
| 10,000 | 6.00 |

For limits in excess of \$10,000, refer to Underwriting.

Dwelling Replacement Cost Plus
Option K

| Option | Premium |
|--------|---------|
| 25% | \$10.00 |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Earthquake Coverage**

Option Q - Homeowner

Endorsement H 6015 – Homeowner (excluding Masonry Veneer)

Endorsement Fire 2834 – Condominium

Endorsement Fire 2835 – Tenant

Effective 10-23-~~13~~14

| Rate per \$1,000 – 10% Deductible | | | | | | | | |
|--|----------------------------------|------------|------------|-----------------|------------|-----------------|-----------------|-----------------|
| | | Frame | | | | | | |
| | | Zones | | | | | | |
| | | <u>12</u> | <u>3*2</u> | <u>4*3</u> | <u>4</u> | 5* | 6* | 7* |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | <u>N/A</u> | <u>N/A</u> | <u>0.840.76</u> | <u>N/A</u> | <u>0.670.61</u> | <u>0.580.53</u> | <u>0.320.29</u> |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | <u>N/A</u> | <u>N/A</u> | <u>0.840.76</u> | <u>N/A</u> | <u>0.670.61</u> | <u>0.580.53</u> | <u>0.320.29</u> |
| Tenants Form | (Coverage C – Personal Property) | <u>N/A</u> | <u>N/A</u> | <u>0.670.61</u> | <u>N/A</u> | <u>0.570.52</u> | <u>0.430.39</u> | <u>0.250.23</u> |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | <u>N/A</u> | <u>N/A</u> | <u>0.670.61</u> | <u>N/A</u> | <u>0.360.33</u> | <u>0.320.29</u> | <u>0.240.22</u> |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | <u>N/A</u> | <u>N/A</u> | <u>0.670.61</u> | <u>N/A</u> | <u>0.360.33</u> | <u>0.320.29</u> | <u>0.240.22</u> |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | <u>N/A</u> | <u>N/A</u> | <u>0.670.61</u> | <u>N/A</u> | <u>0.480.44</u> | <u>0.370.34</u> | <u>0.250.23</u> |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | <u>N/A</u> | <u>N/A</u> | <u>0.840.76</u> | <u>N/A</u> | <u>0.670.61</u> | <u>0.580.53</u> | <u>0.320.29</u> |
| Loss of Use | (Amount of Increase Only) | <u>N/A</u> | <u>N/A</u> | <u>0.670.61</u> | <u>N/A</u> | <u>0.480.44</u> | <u>0.370.34</u> | <u>0.250.23</u> |
| Additions and Alterations for | (Amount of Increase Only) | <u>N/A</u> | <u>N/A</u> | <u>0.840.76</u> | <u>N/A</u> | <u>0.570.52</u> | <u>0.500.45</u> | <u>0.250.23</u> |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

| | | | | | | | | |
|--|--|----------------|----------------|---------------------|----------------|---------------------|---------------------|---------------------|
| Condominium and Tenants | | | | | | | | |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | N/A | N/A | 0.840.76 | N/A | 0.670.64 | 0.580.53 | 0.320.29 |
| Rate per \$1,000 – 10% Deductible | | | | | | | | |
| | | All Other | | | | | | |
| | | Zone | | | | | | |
| | | 1 | 2 | 3* | 4* | 5* | 6* | 7* |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | N/A | N/A | 0.950.86 | N/A | 0.770.70 | 0.620.56 | 0.370.34 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | N/A | N/A | 0.950.86 | N/A | 0.770.70 | 0.620.56 | 0.370.34 |
| Tenants Form | (Coverage C – Personal Property) | N/A | N/A | 0.670.64 | N/A | 0.570.52 | 0.570.52 | 0.280.25 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | N/A | N/A | 0.670.64 | N/A | 0.570.52 | 0.530.48 | 0.240.22 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | N/A | N/A | 0.670.64 | N/A | 0.570.52 | 0.530.48 | 0.240.22 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | N/A | N/A | 0.670.64 | N/A | 0.570.52 | 0.570.52 | 0.280.25 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | N/A | N/A | 0.950.86 | N/A | 0.770.70 | 0.620.56 | 0.370.34 |
| Loss of Use | (Amount of Increase Only) | N/A | N/A | 0.670.64 | N/A | 0.570.52 | 0.570.52 | 0.280.25 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | N/A | N/A | 0.950.86 | N/A | 0.770.70 | 0.750.68 | 0.280.25 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | N/A | N/A | 0.950.86 | N/A | 0.770.70 | 0.620.56 | 0.370.34 |

*Minimum deductible is 15% in the following counties: Independence, Lawrence, and Randolph.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Earthquake Coverage Continued

| Rate per \$1,000 – 15% Deductible | | | Frame Zones | | | | | | |
|--|--|--|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| | | | 1 | 2 | 3* | 4 | 5 | 6 | 7 |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | | <u>1.86</u> 1.69 | <u>1.86</u> 1.69 | <u>0.67</u> 0.61 | <u>0.67</u> 0.61 | <u>0.55</u> 0.50 | <u>0.46</u> 0.42 | <u>0.25</u> 0.23 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | | <u>1.86</u> 1.69 | <u>1.86</u> 1.69 | <u>0.67</u> 0.61 | <u>0.67</u> 0.61 | <u>0.55</u> 0.50 | <u>0.46</u> 0.42 | <u>0.25</u> 0.23 |
| Tenants Form | (Coverage C – Personal Property) | | <u>1.29</u> 1.17 | <u>1.29</u> 1.17 | <u>0.55</u> 0.50 | <u>0.55</u> 0.50 | <u>0.46</u> 0.42 | <u>0.34</u> 0.31 | <u>0.21</u> 0.19 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | | <u>1.29</u> 1.17 | <u>1.29</u> 1.17 | <u>0.55</u> 0.50 | <u>0.36</u> 0.33 | <u>0.29</u> 0.26 | <u>0.25</u> 0.23 | <u>0.20</u> 0.18 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | | <u>1.29</u> 1.17 | <u>1.29</u> 1.17 | <u>0.55</u> 0.50 | <u>0.36</u> 0.33 | <u>0.29</u> 0.26 | <u>0.25</u> 0.23 | <u>0.20</u> 0.18 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | | <u>1.29</u> 1.17 | <u>1.29</u> 1.17 | <u>0.55</u> 0.50 | <u>0.55</u> 0.50 | <u>0.37</u> 0.34 | <u>0.29</u> 0.26 | <u>0.21</u> 0.19 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | | <u>1.86</u> 1.69 | <u>1.86</u> 1.69 | <u>0.67</u> 0.61 | <u>0.67</u> 0.61 | <u>0.55</u> 0.50 | <u>0.46</u> 0.42 | <u>0.25</u> 0.23 |
| Loss of Use | (Amount of Increase Only) | | <u>1.29</u> 1.17 | <u>1.29</u> 1.17 | <u>0.55</u> 0.50 | <u>0.55</u> 0.50 | <u>0.37</u> 0.34 | <u>0.29</u> 0.26 | <u>0.21</u> 0.19 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | | <u>1.86</u> 1.69 | <u>1.86</u> 1.69 | <u>0.67</u> 0.61 | <u>0.55</u> 0.50 | <u>0.45</u> 0.41 | <u>0.40</u> 0.36 | <u>0.21</u> 0.19 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | | <u>1.86</u> 1.69 | <u>1.86</u> 1.69 | <u>0.67</u> 0.61 | <u>0.67</u> 0.61 | <u>0.55</u> 0.50 | <u>0.46</u> 0.42 | <u>0.25</u> 0.23 |

| Rate per \$1,000 – 15% Deductible | | | All Other Zones | | | | | | |
|--|----------------------------------|--|--------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | | 1 | 2 | 3* | 4 | 5 | 6 | 7 |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | | <u>2.292-08</u> | <u>2.292-08</u> | <u>0.750-68</u> | <u>0.750-68</u> | <u>0.630-57</u> | <u>0.480-44</u> | <u>0.290-26</u> |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | | <u>2.292-08</u> | <u>2.292-08</u> | <u>0.750-68</u> | <u>0.750-68</u> | <u>0.630-57</u> | <u>0.480-44</u> | <u>0.290-26</u> |
| Tenants Form | (Coverage C – Personal Property) | | <u>1.294-17</u> | <u>1.294-17</u> | <u>0.550-50</u> | <u>0.550-50</u> | <u>0.460-42</u> | <u>0.460-42</u> | <u>0.240-22</u> |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | | <u>1.294-17</u> | <u>1.294-17</u> | <u>0.550-50</u> | <u>0.550-50</u> | <u>0.460-42</u> | <u>0.430-39</u> | <u>0.200-18</u> |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | | <u>1.294-17</u> | <u>1.294-17</u> | <u>0.550-50</u> | <u>0.550-50</u> | <u>0.460-42</u> | <u>0.430-39</u> | <u>0.200-18</u> |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – | (Amount of Increase Only) | | <u>1.294-17</u> | <u>1.294-17</u> | <u>0.550-50</u> | <u>0.550-50</u> | <u>0.460-42</u> | <u>0.460-42</u> | <u>0.240-22</u> |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

| | | | | | | | | |
|--|--|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Personal Property Limit, or Incidental Occupancy | | | | | | | | |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | 2.292-08 | 2.292-08 | 0.750-68 | 0.750-68 | 0.630-57 | 0.480-44 | 0.290-26 |
| Loss of Use | (Amount of Increase Only) | 1.294-17 | 1.294-17 | 0.550-50 | 0.550-50 | 0.460-42 | 0.460-42 | 0.210-19 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | 2.302-09 | 2.302-09 | 0.750-68 | 0.750-68 | 0.630-57 | 0.620-56 | 0.240-22 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | 2.292-08 | 2.292-08 | 0.750-68 | 0.750-68 | 0.630-57 | 0.480-44 | 0.290-26 |

*Minimum deductible in the following counties: Independence, Lawrence, and Randolph.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Earthquake Coverage Continued

| Rate per \$1,000 – 20% Deductible | | | | | | | | |
|--|--|--|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| | | | Frame | | | | | |
| | | | Zones | | | | | |
| | | | 1 | 2 | 3 | 4 | 5 | 6 |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | | <u>1.49</u> 1.35 | <u>1.49</u> 1.35 | <u>0.55</u> 0.50 | <u>0.55</u> 0.50 | <u>0.45</u> 0.44 | <u>0.37</u> 0.34 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | | <u>1.49</u> 1.35 | <u>1.49</u> 1.35 | <u>0.55</u> 0.50 | <u>0.55</u> 0.50 | <u>0.45</u> 0.44 | <u>0.37</u> 0.34 |
| Tenants Form | (Coverage C – Personal Property) | | <u>1.03</u> 0.94 | <u>1.03</u> 0.94 | <u>0.45</u> 0.44 | <u>0.45</u> 0.44 | <u>0.37</u> 0.34 | <u>0.28</u> 0.25 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | | <u>1.03</u> 0.94 | <u>1.03</u> 0.94 | <u>0.45</u> 0.44 | <u>0.29</u> 0.26 | <u>0.24</u> 0.22 | <u>0.21</u> 0.19 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | | <u>1.03</u> 0.94 | <u>1.03</u> 0.94 | <u>0.45</u> 0.44 | <u>0.29</u> 0.26 | <u>0.24</u> 0.22 | <u>0.21</u> 0.19 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | | <u>1.03</u> 0.94 | <u>1.03</u> 0.94 | <u>0.45</u> 0.44 | <u>0.43</u> 0.39 | <u>0.29</u> 0.26 | <u>0.24</u> 0.22 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | | <u>1.49</u> 1.35 | <u>1.49</u> 1.35 | <u>0.55</u> 0.50 | <u>0.55</u> 0.50 | <u>0.45</u> 0.44 | <u>0.37</u> 0.34 |
| Loss of Use | (Amount of Increase Only) | | <u>1.03</u> 0.94 | <u>1.03</u> 0.94 | <u>0.45</u> 0.44 | <u>0.43</u> 0.39 | <u>0.29</u> 0.26 | <u>0.24</u> 0.22 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | | <u>1.49</u> 1.35 | <u>1.49</u> 1.35 | <u>0.55</u> 0.50 | <u>0.43</u> 0.39 | <u>0.36</u> 0.33 | <u>0.32</u> 0.29 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | | <u>1.49</u> 1.35 | <u>1.49</u> 1.35 | <u>0.55</u> 0.50 | <u>0.55</u> 0.50 | <u>0.45</u> 0.44 | <u>0.37</u> 0.34 |

| Rate per \$1,000 – 20% Deductible | | | | | | | | |
|--|----------------------------------|--|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| | | | All Other | | | | | |
| | | | Zones | | | | | |
| | | | 1 | 2 | 3 | 4 | 5 | 6 |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | | <u>1.84</u> 1.67 | <u>1.84</u> 1.67 | <u>0.62</u> 0.56 | <u>0.62</u> 0.56 | <u>0.50</u> 0.45 | <u>0.40</u> 0.36 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | | <u>1.84</u> 1.67 | <u>1.84</u> 1.67 | <u>0.62</u> 0.56 | <u>0.62</u> 0.56 | <u>0.50</u> 0.45 | <u>0.40</u> 0.36 |
| Tenants Form | (Coverage C – Personal Property) | | <u>1.03</u> 0.94 | <u>1.03</u> 0.94 | <u>0.45</u> 0.44 | <u>0.45</u> 0.44 | <u>0.37</u> 0.34 | <u>0.37</u> 0.34 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | | <u>1.03</u> 0.94 | <u>1.03</u> 0.94 | <u>0.45</u> 0.44 | <u>0.45</u> 0.44 | <u>0.37</u> 0.34 | <u>0.34</u> 0.31 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | | <u>1.03</u> 0.94 | <u>1.03</u> 0.94 | <u>0.45</u> 0.44 | <u>0.45</u> 0.44 | <u>0.37</u> 0.34 | <u>0.34</u> 0.31 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | | <u>1.03</u> 0.94 | <u>1.03</u> 0.94 | <u>0.45</u> 0.44 | <u>0.45</u> 0.44 | <u>0.37</u> 0.34 | <u>0.37</u> 0.34 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | | <u>1.84</u> 1.67 | <u>1.84</u> 1.67 | <u>0.62</u> 0.56 | <u>0.62</u> 0.56 | <u>0.50</u> 0.45 | <u>0.40</u> 0.36 |
| Loss of Use | (Amount of Increase Only) | | <u>1.03</u> 0.94 | <u>1.03</u> 0.94 | <u>0.45</u> 0.44 | <u>0.45</u> 0.44 | <u>0.37</u> 0.34 | <u>0.37</u> 0.34 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | | <u>1.84</u> 1.67 | <u>1.84</u> 1.67 | <u>0.62</u> 0.56 | <u>0.62</u> 0.56 | <u>0.50</u> 0.45 | <u>0.48</u> 0.45 |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

| | | | | | | | | |
|--|--|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|
| | | 1.67 | 1.67 | 0.56 | 0.56 | 0.45 | 0.44 | 0.18 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | 1.84 1.67 | 1.84 1.67 | 0.62 0.56 | 0.62 0.56 | 0.50 0.45 | 0.40 0.36 | 0.20 0.18 |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Earthquake Coverage Continued

| Rate per \$1,000 – 25% Deductible | | | | | | | | | |
|--|--|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | | Frame | | | | | | |
| | | | Zones | | | | | | |
| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | | <u>1.43</u> | <u>1.43</u> | <u>0.48</u> | <u>0.48</u> | <u>0.39</u> | <u>0.32</u> | <u>0.11</u> |
| | | | 1.30 | 1.30 | 0.44 | 0.44 | 0.35 | 0.29 | 0.10 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | | <u>1.43</u> | <u>1.43</u> | <u>0.48</u> | <u>0.48</u> | <u>0.39</u> | <u>0.32</u> | <u>0.11</u> |
| | | | 1.30 | 1.30 | 0.44 | 0.44 | 0.35 | 0.29 | 0.10 |
| Tenants Form | (Coverage C – Personal Property) | | <u>0.91</u> | <u>0.91</u> | <u>0.39</u> | <u>0.39</u> | <u>0.32</u> | <u>0.22</u> | <u>0.11</u> |
| | | | 0.83 | 0.83 | 0.35 | 0.35 | 0.29 | 0.20 | 0.10 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | | <u>0.91</u> | <u>0.91</u> | <u>0.39</u> | <u>0.23</u> | <u>0.19</u> | <u>0.14</u> | <u>0.07</u> |
| | | | 0.83 | 0.83 | 0.35 | 0.21 | 0.17 | 0.13 | 0.06 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | | <u>0.91</u> | <u>0.91</u> | <u>0.39</u> | <u>0.23</u> | <u>0.19</u> | <u>0.14</u> | <u>0.07</u> |
| | | | 0.83 | 0.83 | 0.35 | 0.21 | 0.17 | 0.13 | 0.06 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | | <u>0.91</u> | <u>0.91</u> | <u>0.39</u> | <u>0.36</u> | <u>0.23</u> | <u>0.19</u> | <u>0.11</u> |
| | | | 0.83 | 0.83 | 0.35 | 0.33 | 0.21 | 0.17 | 0.10 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | | <u>1.43</u> | <u>1.43</u> | <u>0.48</u> | <u>0.48</u> | <u>0.39</u> | <u>0.32</u> | <u>0.11</u> |
| | | | 1.30 | 1.30 | 0.44 | 0.44 | 0.35 | 0.29 | 0.10 |
| Loss of Use | (Amount of Increase Only) | | <u>0.97</u> | <u>0.97</u> | <u>0.39</u> | <u>0.36</u> | <u>0.23</u> | <u>0.19</u> | <u>0.11</u> |
| | | | 0.88 | 0.88 | 0.35 | 0.33 | 0.21 | 0.17 | 0.10 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | | <u>1.43</u> | <u>1.43</u> | <u>0.48</u> | <u>0.36</u> | <u>0.31</u> | <u>0.25</u> | <u>0.11</u> |
| | | | 1.30 | 1.30 | 0.44 | 0.33 | 0.28 | 0.23 | 0.10 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | | <u>1.43</u> | <u>1.43</u> | <u>0.48</u> | <u>0.48</u> | <u>0.39</u> | <u>0.32</u> | <u>0.11</u> |
| | | | 1.30 | 1.30 | 0.44 | 0.44 | 0.35 | 0.29 | 0.10 |

| Rate per \$1,000 – 25% Deductible | | | | | | | | | |
|--|----------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|---|
| | | | All Other | | | | | | |
| | | | Zones | | | | | | |
| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | <u>1.78</u> 1.62 | <u>1.78</u> 1.62 | <u>0.56</u> 0.51 | <u>0.56</u> 0.51 | <u>0.44</u> 0.40 | <u>0.34</u> 0.31 | <u>0.13</u> 0.12 | |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | <u>1.78</u> 1.62 | <u>1.78</u> 1.62 | <u>0.56</u> 0.51 | <u>0.56</u> 0.51 | <u>0.44</u> 0.40 | <u>0.34</u> 0.31 | <u>0.13</u> 0.12 | |
| Tenants Form | (Coverage C – Personal Property) | <u>0.97</u> 0.88 | <u>0.97</u> 0.88 | <u>0.43</u> 0.39 | <u>0.43</u> 0.39 | <u>0.32</u> 0.29 | <u>0.32</u> 0.29 | <u>0.13</u> 0.12 | |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | <u>0.97</u> 0.88 | <u>0.97</u> 0.88 | <u>0.43</u> 0.39 | <u>0.43</u> 0.39 | <u>0.32</u> 0.29 | <u>0.28</u> 0.25 | <u>0.10</u> 0.09 | |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | <u>0.97</u> 0.88 | <u>0.97</u> 0.88 | <u>0.43</u> 0.39 | <u>0.43</u> 0.39 | <u>0.32</u> 0.29 | <u>0.28</u> 0.25 | <u>0.10</u> 0.09 | |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | <u>0.97</u> 0.88 | <u>0.97</u> 0.88 | <u>0.43</u> 0.39 | <u>0.43</u> 0.39 | <u>0.32</u> 0.29 | <u>0.32</u> 0.29 | <u>0.13</u> 0.12 | |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | <u>1.78</u> 1.62 | <u>1.78</u> 1.62 | <u>0.56</u> 0.51 | <u>0.56</u> 0.51 | <u>0.44</u> 0.40 | <u>0.34</u> 0.31 | <u>0.13</u> 0.12 | |
| Loss of Use | (Amount of Increase Only) | <u>0.97</u> 0.88 | <u>0.97</u> 0.88 | <u>0.39</u> 0.35 | <u>0.39</u> 0.35 | <u>0.32</u> 0.29 | <u>0.32</u> 0.29 | <u>0.11</u> 0.10 | |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | 1.78 | 1.78 | 0.56 | 0.56 | 0.44 | 0.43 | 0.13 | |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

| | | | | | | | | |
|--|--|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|
| | | 1.62 | 1.62 | 0.51 | 0.51 | 0.40 | 0.39 | 0.12 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | 1.78 1.62 | 1.78 1.62 | 0.56 0.51 | 0.56 0.51 | 0.44 0.40 | 0.34 0.31 | 0.13 0.12 |

Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement

Other Structures – Increased Limits

Effective 10-23-14

Additional limits on specific Other Structures maybe provided at an annual rate per \$1,000 shown below.

| Protection Class | Rate |
|----------------------------|-------------|
| 1-8 | \$2.70 |
| <u>1Y-8Y, 8B, 1X-8X, 9</u> | <u>4.50</u> |
| <u>910, 10W, -11</u> | 4.50 |

Table of Contents

| | |
|--------------|---|
| Exhibit I | Income Effect Summary |
| Exhibit II | Determination of Indicated Base Rate Level Change |
| Exhibit III | Determination of Premium Projection Factors |
| Exhibit IV | Determination of Non-Hurricane, Non-Wind, and Non-Hail Pure Premium |
| Exhibit V | Determination of Non-Hurricane Wind and Hail Only Pure Premium |
| Exhibit VI | Determination of Non-Weather Loss Projection Factors |
| Exhibit VII | Exponential Regression on Four Quarter Ending Trend Data as of December 31, 2013 |
| Exhibit VIII | Loss Trending Data |
| Exhibit IX | Non-Weather Non- Liability Loss Development for the Accident Year Ending September 30, 2013 |
| Exhibit X | Liability Loss Development for the Accident Year Ending September 30, 2013 |
| Exhibit XI | Determination of Indicated Earthquake Rate Level Change |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Income Effect Summary
Effective Date: September 30, 2014

| Form | Projected Current Level Earned Premium | Indicated Rate Level Change | Indicated Premium | Proposed Rate Change | Total Proposed Additional Premium |
|--------------------------------|---|--|--------------------------|---------------------------------|--|
| Base Policy | | | | | |
| Homeowners | 25,518,528.00 | 22.7% | 5,792,705.86 | 7.0% | 1,786,296.96 |
| Tenant | 645,012.00 | 13.1% | 84,496.57 | 1.2% | 7,740.14 |
| Condominium | 86,082.00 | 2.0% | 1,721.64 | 1.7% | 1,463.39 |
| Base Policy Total | 26,249,622.00 | 22.4% | 5,878,924.07 | 6.8% | 1,795,500.50 |
| Miscellaneous Coverages | | | - | | |
| | | | - | | |
| Water Backup - Broad | | | - | | |
| Homeowners | 313,199.00 | 0.0% | - | 0.0% | - |
| Tenants | 10,652.00 | 0.0% | - | 0.0% | - |
| Condominium | 1,247.00 | 0.0% | - | 0.0% | - |
| | | | - | | |
| Water Backup - Limited | | | - | | |
| Homeowners | 6,348.00 | 0.0% | - | 0.0% | - |
| Tenants | 251.00 | 0.0% | - | 0.0% | - |
| Condominium | 57.00 | 0.0% | - | 0.0% | - |
| | | | - | | |
| Earthquake | | | - | | |
| Homeowners | 880,034.00 | 225.3% | 1,982,716.60 | 10.0% | 88,003.40 |
| Tenants | 3,494.00 | 263.8% | 9,217.17 | 10.0% | 349.40 |
| Condominium | 3,046.00 | 227.7% | 6,935.74 | 10.0% | 304.60 |
| | | | - | | |
| Combined | | | | | |
| Homeowners | 26,845,504.00 | 29.0% | 7,775,422.46 | 7.0% | 1,874,300.36 |
| Tenants | 670,209.00 | 14.0% | 93,713.74 | 1.2% | 8,089.54 |
| Condominium | 91,512.00 | 9.5% | 8,657.38 | 1.9% | 1,767.99 |
| Company Total | 27,607,225.00 | 28.5% | 7,877,793.58 | 6.8% | 1,884,157.90 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Indicated Rate-Level Change Assumed Effective September 30, 2014
Basic / HO1, Extended / HO2, Elite / HO3, Golden Blanket / HO5, Market Value, Market Value Plus

| Fiscal Accident Year Ending | 2009/3 | 2010/3 | 2011/3 | 2012/3 | 2013/3 | 5-Year |
|--|---------------|---------------|---------------|---------------|---------------|---------------|
| Premium | | | | | | |
| 1. Current Level Earned Premium | 34,396,975 | 31,281,826 | 28,719,683 | 27,265,740 | 26,172,849 | |
| 2. Premium Projection Factor | 0.845 | 0.871 | 0.908 | 0.942 | 0.975 | |
| 3. Projected Current Level Earned Premium = (1) x (2) | 29,065,444 | 27,246,470 | 26,077,472 | 25,684,327 | 25,518,528 | 133,592,241 |
| Non-Hurricane Losses and DCC Expense | | | | | | |
| 4. Non-Weather Estimated Ultimate Losses and DCC Expense | 7,926,488 | 10,027,343 | 6,197,229 | 7,058,590 | 5,565,252 | |
| 5. Non-Weather Loss Projection Factor | 0.855 | 0.789 | 0.789 | 0.776 | 0.950 | |
| 6. Projected Non-Weather Losses and DCC Expense = (4) x (5) | 6,777,147 | 7,911,574 | 4,889,614 | 5,477,466 | 5,286,989 | 30,342,790 |
| 7. Projected Non-Weather Losses and DCC Expense Ratio | 23.3% | 29.0% | 18.8% | 21.3% | 20.7% | 22.7% |
| 8. Projected Weather Losses and DCC Expense | 15,136,144 | 13,917,180 | 13,388,734 | 13,150,282 | 13,104,330 | 68,696,670 |
| 9. Projected Weather Losses and DCC Expense Ratio = (8) ÷ (3) | 52.1% | 51.1% | 51.3% | 51.2% | 51.4% | 51.4% |
| 10. Current Coverage Adjustment | 0.929 | 0.929 | 0.929 | 0.929 | 0.929 | |
| 11. Projected Estimated Ultimate Losses and DCC Expense = [(6) + (8)] x (10) | 20,357,447 | 20,278,912 | 16,980,585 | 17,305,178 | 17,085,535 | 91,216,782 |
| 12. Projected Loss and DCC Expense Ratio = (11) ÷ (3) | 70.0% | 74.4% | 65.1% | 67.4% | 67.0% | 68.28000% |
| 13. Experience Year Weights Used Above | 15% | 15% | 20% | 25% | 25% | |
| 14. Credibility Assigned to Experience | | | | | | 73.4% |
| 15. Trended Permissible Loss and DCC Expense Ratio | | | | | | 49.7% |
| 16. Credibility-Weighted Loss and DCC Expense Ratio = (14) x (12) + [1-(14)] x (15) | | | | | | 63.3% |
| 17. Credibility-Weighted Losses and DCC Expense = (3) x (16) | | | | | | 84,563,889 |
| Modeled Hurricane Losses and DCC Expense | | | | | | |
| 18. Projected Amount of Insurance Years (000's) | | | | | | 21,427,537 |
| 19. Estimated Losses Per \$1,000 AOI Based on AIR Model | | | | | | 0.0216 |
| 20. DCC Expense Ratio to Loss | | | | | | 1.3% |
| 21. Projected Hurricane Losses and DCC Expense = (18) x (19) x [1 + (20)] | | | | | | 468,852 |
| 22. Projected Hurricane Losses and DCC Expense Ratio = (21) ÷ (3) | | | | | | 0.4% |
| 23. Projected Average Modeled Hurricane Loss Per Policy | | | | | | \$4.24 |
| 24. Projected Amount of Insurance Years (000's) | | | | | | 21,427,537 |
| 25. Estimated Losses Per \$1,000 AOI Based on AIR Model | | | | | | 0.0220 |
| 26. DCC Expense Ratio to Loss | | | | | | 1.3% |
| 27. Projected FFEQ Losses and DCC Expense = (24) x (25) x [1 + (26)] | | | | | | 477,534 |
| 28. Projected FFEQ Losses and DCC Expense Ratio = (27) ÷ (3) | | | | | | 0.4% |
| 29. Projected Average Modeled FFEQ Loss Per Policy | | | | | | \$4.32 |
| Non-Hurricane Fixed Expenses | | | | | | |
| 30. Total Fixed Expenses | 4,534,210 | 4,250,450 | 4,068,086 | 4,006,756 | 3,980,890 | 20,840,392 |
| Indication | | | | | | |
| Yes. Projected Credibility-Weighted Losses, DCC and Fixed Expenses = (17) + (21) + (28) + (30) | | | | | | 106,350,667 |
| 32. Permissible Loss and Fixed Expense Ratio | | | | | | 65.3% |
| 33. Credibility-Weighted Required Premium = (31) ÷ (32) | | | | | | 162,864,727 |
| 34. Credibility-Weighted Indicated Rate Level Change = (33) ÷ (3) - 1 | | | | | | 21.9% |
| 35. Reinsurance Charge | | | | | | 0.7% |
| 36. Experience Required Premium Including Reinsurance Charge | | | | | | 174,168,851 |
| 37. Credibility-Weighted Required Premium Including Reinsurance Charge = (33) + [(3) x (35)] ÷ [1 - Commissions - Misc Tax - Prem Tax] | | | | | | 163,980,653 |
| 38. Experience Indicated Rate Level Change Including Reinsurance Charge = (36) ÷ (3) - 1 | | | | | | 30.4% |
| 39. Credibility-Weighted Indicated Rate Level Change Including Reinsurance Charge = (37) ÷ (3) - 1 | | | | | | 22.7% |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Indicated Rate-Level Change Assumed Effective September 30, 2014
Tenants / HO-4 (NC)

| Fiscal Accident Year Ending | 2009/3 | 2010/3 | 2011/3 | 2012/3 | 2013/3 | 5-Year |
|--|---------------|---------------|---------------|---------------|---------------|---------------|
| Premium | | | | | | |
| 1. Current Level Earned Premium | 651,897 | 612,629 | 627,836 | 632,234 | 653,508 | |
| 2. Premium Projection Factor | 0.849 | 0.889 | 0.933 | 0.966 | 0.987 | |
| 3. Projected Current Level Earned Premium = (1) x (2) | 553,461 | 544,627 | 585,771 | 610,738 | 645,012 | 2,939,609 |
| Non-Hurricane Losses and DCC Expense | | | | | | |
| 4. Non-Weather Estimated Ultimate Losses and DCC Expense | 317,712 | 540,316 | 260,879 | 216,935 | 260,609 | |
| 5. Non-Weather Loss Projection Factor | 0.788 | 0.714 | 0.805 | 0.962 | 1.031 | |
| 6. Projected Non-Weather Losses and DCC Expense = (4) x (5) | 250,357 | 385,786 | 210,008 | 208,691 | 268,688 | 1,323,530 |
| 7. Projected Non-Weather Losses and DCC Expense Ratio | 45.2% | 70.8% | 35.9% | 34.2% | 41.7% | 45.0% |
| 8. Projected Weather Losses and DCC Expense | 16,403 | 15,922 | 17,231 | 17,926 | 18,994 | 86,476 |
| 9. Projected Weather Losses and DCC Expense Ratio = (8) ÷ (3) | 3.0% | 2.9% | 2.9% | 2.9% | 2.9% | 2.9% |
| 10. Current Coverage Adjustment | 0.999 | 0.999 | 0.999 | 0.999 | 0.999 | |
| 11. Projected Estimated Ultimate Losses and DCC Expense = [(6) + (8)] x (10) | 266,493 | 401,306 | 227,012 | 226,390 | 287,394 | 1,326,499 |
| 12. Projected Loss and DCC Expense Ratio = (11) ÷ (3) | 48.2% | 73.7% | 38.8% | 37.1% | 44.6% | 45.12500% |
| 13. Experience Year Weights Used Above | 10% | 10% | 15% | 25% | 40% | |
| 14. Credibility Assigned to Experience | | | | | | 29.5% |
| 15. Trended Permissible Loss and DCC Expense Ratio | | | | | | 48.1% |
| 16. Credibility-Weighted Loss and DCC Expense Ratio = (14) x (12) + [1-(14)] x (15) | | | | | | 47.2% |
| 17. Credibility-Weighted Losses and DCC Expense = (3) x (16) | | | | | | 1,387,495 |
| Modeled Hurricane Losses and DCC Expense | | | | | | |
| 18. Projected Amount of Insurance Years (000's) | | | | | | 320,317 |
| 19. Estimated Losses Per \$1,000 AOI Based on AIR Model | | | | | | 0.0160 |
| 20. DCC Expense Ratio to Loss | | | | | | 1.3% |
| 21. Projected Hurricane Losses and DCC Expense = (18) x (19) x [1 + (20)] | | | | | | 5,192 |
| 22. Projected Hurricane Losses and DCC Expense Ratio = (21) ÷ (3) | | | | | | 0.2% |
| 23. Projected Average Modeled Hurricane Loss Per Policy | | | | | | \$0.50 |
| 24. Projected Amount of Insurance Years (000's) | | | | | | 320,317 |
| 25. Estimated Losses Per \$1,000 AOI Based on AIR Model | | | | | | 0.0065 |
| 26. DCC Expense Ratio to Loss | | | | | | 1.3% |
| 27. Projected FFEQ Losses and DCC Expense = (24) x (25) x [1 + (26)] | | | | | | 2,109 |
| 28. Projected FFEQ Losses and DCC Expense Ratio = (27) ÷ (3) | | | | | | 0.1% |
| 29. Projected Average Modeled FFEQ Loss Per Policy | | | | | | \$0.20 |
| Non-Hurricane Fixed Expenses | | | | | | |
| 30. Total Fixed Expenses | 145,560 | 143,237 | 154,058 | 160,624 | 169,638 | 773,117 |
| Indication | | | | | | |
| Yes. Projected Credibility-Weighted Losses, DCC and Fixed Expenses = (17) + (21) + (28) + (30) | | | | | | 2,167,913 |
| 32. Permissible Loss and Fixed Expense Ratio | | | | | | 65.3% |
| 33. Credibility-Weighted Required Premium = (31) ÷ (32) | | | | | | 3,319,928 |
| 34. Credibility-Weighted Indicated Rate Level Change = (33) ÷ (3) - 1 | | | | | | 12.9% |
| 35. Reinsurance Charge | | | | | | 0.1% |
| 36. Experience Required Premium Including Reinsurance Charge | | | | | | 3,230,027 |
| 37. Credibility-Weighted Required Premium Including Reinsurance Charge = (33) + ((3) x (35)) ÷ [1 - Commissions - Misc Tax - Prem Tax] | | | | | | 3,323,436 |
| 38. Experience Indicated Rate Level Change Including Reinsurance Charge = (36) ÷ (3) - 1 | | | | | | 9.9% |
| 39. Credibility-Weighted Indicated Rate Level Change Including Reinsurance Charge = (37) ÷ (3) - 1 | | | | | | 13.1% |

**Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Indicated Rate-Level Change Assumed Effective September 30, 2014
Condominiums / HO-6 (NC), Comprehensive Condominiums**

| Fiscal Accident Year Ending | 2009/3 | 2010/3 | 2011/3 | 2012/3 | 2013/3 | 5-Year |
|--|---------------|---------------|---------------|---------------|---------------|---------------|
| Premium | | | | | | |
| 1. Current Level Earned Premium | 98,615 | 90,638 | 80,623 | 78,219 | 82,061 | |
| 2. Premium Projection Factor | 0.898 | 0.960 | 1.034 | 1.062 | 1.049 | |
| 3. Projected Current Level Earned Premium = (1) x (2) | 88,556 | 87,012 | 83,364 | 83,069 | 86,082 | 428,083 |
| Non-Hurricane Losses and DCC Expense | | | | | | |
| 4. Non-Weather Estimated Ultimate Losses and DCC Expense | 59,933 | 56,918 | 33,424 | 51,276 | 96,728 | |
| 5. Non-Weather Loss Projection Factor | 1.294 | 1.209 | 1.250 | 1.244 | 0.987 | |
| 6. Projected Non-Weather Losses and DCC Expense = (4) x (5) | 77,553 | 68,814 | 41,780 | 63,787 | 95,471 | 347,405 |
| 7. Projected Non-Weather Losses and DCC Expense Ratio | 87.6% | 79.1% | 50.1% | 76.8% | 110.9% | 81.2% |
| 8. Projected Weather Losses and DCC Expense | 4,734 | 4,505 | 4,353 | 4,353 | 4,505 | 22,450 |
| 9. Projected Weather Losses and DCC Expense Ratio = (8) ÷ (3) | 5.3% | 5.2% | 5.2% | 5.2% | 5.2% | 5.2% |
| 10. Current Coverage Adjustment | 99.8% | 99.8% | 99.8% | 99.8% | 99.8% | |
| 11. Projected Estimated Ultimate Losses and DCC Expense = [(6) + (8)] x (10) | 82,122 | 73,172 | 46,041 | 68,004 | 99,776 | 377,441 |
| 12. Projected Loss and DCC Expense Ratio = (11) ÷ (3) | 92.7% | 84.1% | 55.2% | 81.9% | 115.9% | 88.17000% |
| 13. Experience Year Weights Used Above | 10% | 15% | 20% | 25% | 30% | |
| 14. Credibility Assigned to Experience | | | | | | 4.5% |
| 15. Trended Permissible Loss and DCC Expense Ratio | | | | | | 41.7% |
| 16. Credibility-Weighted Loss and DCC Expense Ratio = (14) x (12) + [1-(14)] x (15) | | | | | | 43.8% |
| 17. Credibility-Weighted Losses and DCC Expense = (3) x (16) | | | | | | 187,500 |
| Modeled Hurricane Losses and DCC Expense | | | | | | |
| 18. Projected Amount of Insurance Years (000's) | | | | | | 78,667 |
| 19. Estimated Losses Per \$1,000 AOI Based on AIR Model | | | | | | 0.0202 |
| 20. DCC Expense Ratio to Loss | | | | | | 1.3% |
| 21. Projected Hurricane Losses and DCC Expense = (18) x (19) x [1 + (20)] | | | | | | 1,610 |
| 22. Projected Hurricane Losses and DCC Expense Ratio = (21) ÷ (3) | | | | | | 0.4% |
| 23. Projected Average Modeled Hurricane Loss Per Policy | | | | | | \$1.37 |
| 24. Projected Amount of Insurance Years (000's) | | | | | | 78,533 |
| 25. Estimated Losses Per \$1,000 AOI Based on AIR Model | | | | | | 0.0044 |
| 26. DCC Expense Ratio to Loss | | | | | | 1.3% |
| 27. Projected FFEQ Losses and DCC Expense = (24) x (25) x [1 + (26)] | | | | | | 350 |
| 28. Projected FFEQ Losses and DCC Expense Ratio = (27) ÷ (3) | | | | | | 0.1% |
| 29. Projected Average Modeled FFEQ Loss Per Policy | | | | | | \$0.30 |
| Non-Hurricane Fixed Expenses | | | | | | |
| 30. Total Fixed Expenses | 19,660 | 19,317 | 18,507 | 18,442 | 19,111 | 95,037 |
| Indication | | | | | | |
| Yes. Projected Credibility-Weighted Losses, DCC and Fixed Expenses = (17) + (21) + (28) + (30) | | | | | | 284,497 |
| 32. Permissible Loss and Fixed Expense Ratio | | | | | | 65.3% |
| 33. Credibility-Weighted Required Premium = (31) ÷ (32) | | | | | | 435,677 |
| 34. Credibility-Weighted Indicated Rate Level Change = (33) ÷ (3) - 1 | | | | | | 1.8% |
| 35. Reinsurance Charge | | | | | | 0.2% |
| 36. Experience Required Premium Including Reinsurance Charge | | | | | | 727,573 |
| 37. Credibility-Weighted Required Premium Including Reinsurance Charge = (33) + [(3) x (35)] ÷ [1 - Commissions - Misc Tax - Prem Tax] | | | | | | 436,699 |
| 38. Experience Indicated Rate Level Change Including Reinsurance Charge = (36) ÷ (3) - 1 | | | | | | 70.0% |
| 39. Credibility-Weighted Indicated Rate Level Change Including Reinsurance Charge = (37) ÷ (3) - 1 | | | | | | 2.0% |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Premium Projection Factors
Basic / HO1, Extended / HO2, Elite / HO3, Golden Blanket / HO5, Market Value, Market Value Plus

| | Fiscal Calendar Year Ending | | | | |
|--|-----------------------------|------------|------------|------------|------------|
| | 2009/3 | 2010/3 | 2011/3 | 2012/3 | 2013/3 |
| Past-to-Present Adjustments | | | | | |
| 1. Average Earned Date for Fiscal Calendar Year | 3/31/2009 | 3/31/2010 | 3/31/2011 | 3/31/2012 | 3/31/2013 |
| 2. Average Earned Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 3. Years of Trend = (2) - (1) | 4.003 | 3.003 | 2.003 | 1.000 | 0.000 |
| 4. Selected Premium Trend | -3.5% | -3.7% | -3.5% | -3.4% | 0.0% |
| 5. Past-to-Present Factor = $[1+(4)]^{(3)}$ | 0.867 | 0.893 | 0.931 | 0.966 | 1.000 |
| Present-to-Future Adjustments | | | | | |
| 6. Average Earned Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 7. Average Earned Date for Assumed Effective Period | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 |
| 8. Years of Trend = (7) - (6) | 2.564 | 2.564 | 2.564 | 2.564 | 2.564 |
| 9. Selected Premium Trend | -1.0% | -1.0% | -1.0% | -1.0% | -1.0% |
| 10. Present-to-Future Factor = $[1+(9)]^{(8)}$ | 0.975 | 0.975 | 0.975 | 0.975 | 0.975 |
| Past-to-Future Adjustments | | | | | |
| 11. Premium Projection Factor = (5) × (10) | 0.845 | 0.871 | 0.908 | 0.942 | 0.975 |

**Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Premium Projection Factors
Tenants / HO-4 (NC)**

| | Fiscal Calendar Year Ending | | | | |
|--|-----------------------------|------------|------------|------------|------------|
| | 2009/3 | 2010/3 | 2011/3 | 2012/3 | 2013/3 |
| Past-to-Present Adjustments | | | | | |
| 1. Average Earned Date for Fiscal Calendar Year | 3/31/2009 | 3/31/2010 | 3/31/2011 | 3/31/2012 | 3/31/2013 |
| 2. Average Earned Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 3. Years of Trend = (2) - (1) | 4.003 | 3.003 | 2.003 | 1.000 | 0.000 |
| 4. Selected Premium Trend | -3.7% | -3.4% | -2.8% | -2.1% | 0.0% |
| 5. Past-to-Present Factor = $[1+(4)]^{(3)}$ | 0.860 | 0.901 | 0.945 | 0.979 | 1.000 |
| Present-to-Future Adjustments | | | | | |
| 6. Average Earned Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 7. Average Earned Date for Assumed Effective Period | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 |
| 8. Years of Trend = (7) - (6) | 2.564 | 2.564 | 2.564 | 2.564 | 2.564 |
| 9. Selected Premium Trend | -0.5% | -0.5% | -0.5% | -0.5% | -0.5% |
| 10. Present-to-Future Factor = $[1+(9)]^{(8)}$ | 0.987 | 0.987 | 0.987 | 0.987 | 0.987 |
| Past-to-Future Adjustments | | | | | |
| 11. Premium Projection Factor = (5) × (10) | 0.849 | 0.889 | 0.933 | 0.966 | 0.987 |

**Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Premium Projection Factors
Condominiums / HO-6 (NC), Comprehensive Condominiums**

| | Fiscal Calendar Year Ending | | | | |
|--|-----------------------------|------------|------------|------------|------------|
| | 2009/3 | 2010/3 | 2011/3 | 2012/3 | 2013/3 |
| Past-to-Present Adjustments | | | | | |
| 1. Average Earned Date for Fiscal Calendar Year | 3/31/2009 | 3/31/2010 | 3/31/2011 | 3/31/2012 | 3/31/2013 |
| 2. Average Earned Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 3. Years of Trend = (2) - (1) | 4.003 | 3.003 | 2.003 | 1.000 | 0.000 |
| 4. Selected Premium Trend | -3.8% | -2.9% | -0.7% | 1.2% | 0.0% |
| 5. Past-to-Present Factor = $[1+(4)]^{(3)}$ | 0.856 | 0.915 | 0.986 | 1.012 | 1.000 |
| Present-to-Future Adjustments | | | | | |
| 6. Average Earned Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 7. Average Earned Date for Assumed Effective Period | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 |
| 8. Years of Trend = (7) - (6) | 2.564 | 2.564 | 2.564 | 2.564 | 2.564 |
| 9. Selected Premium Trend | 1.9% | 1.9% | 1.9% | 1.9% | 1.9% |
| 10. Present-to-Future Factor = $[1+(9)]^{(8)}$ | 1.049 | 1.049 | 1.049 | 1.049 | 1.049 |
| Past-to-Future Adjustments | | | | | |
| 11. Premium Projection Factor = (5) × (10) | 0.898 | 0.960 | 1.034 | 1.062 | 1.049 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Non-Hurricane, Non-Wind, and Non-Hail Pure Premium (Other Weather)
Based on Total Weather Losses less Wind and Hail and Hurricane Losses
Basic / HO1, Extended / HO2, Elite / HO3, Golden Blanket / HO5, Market Value, Market Value Plus

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
|-------------------------------|------------------|-------------------------------------|----------------------------|--------------------|-----------------|------------------------------------|-----------------------------|---------------------|------------------|----------------------------------|------------------------|
| Four Calendar Quarters Ending | Earned Exposures | Incurred Cost DCC Adjusted Severity | Severity Projection Factor | Projected Severity | Severity Weight | Incurred Claim Frequency (per 100) | Frequency Projection Factor | Projected Frequency | Frequency Weight | Historical Adjusted Pure Premium | Projected Pure Premium |
| 1999/4 | 19550 | 2,909 | 1.976 | 5,748 | 1 | 2.041 | 0.728 | 1.486 | 1 | 59.37 | 85.42 |
| 2000/4 | 20717 | 3,417 | 1.884 | 6,438 | 1 | 1.965 | 0.746 | 1.466 | 1 | 67.14 | 94.38 |
| 2001/4 | 21694 | 3,418 | 1.796 | 6,139 | 1 | 4.969 | 0.765 | 3.801 | 1 | 169.84 | 233.34 |
| 2002/4 | 21951 | 3,275 | 1.712 | 5,607 | 1 | 1.553 | 0.783 | 1.216 | 1 | 50.86 | 68.18 |
| 2003/4 | 23302 | 3,168 | 1.632 | 5,170 | 1 | 1.219 | 0.803 | 0.979 | 1 | 38.62 | 50.61 |
| 2004/4 | 24387 | 5,848 | 1.556 | 9,099 | 1 | 1.169 | 0.822 | 0.961 | 1 | 68.36 | 87.44 |
| 2005/4 | 25483 | 3,479 | 1.483 | 5,159 | 1 | 1.083 | 0.843 | 0.913 | 1 | 37.68 | 47.1 |
| 2006/4 | 26526 | 7,164 | 1.414 | 10,130 | 1 | 0.901 | 0.863 | 0.778 | 1 | 64.55 | 78.81 |
| 2007/4 | 26813 | 6,702 | 1.348 | 9,034 | 1 | 0.869 | 0.885 | 0.769 | 1 | 58.24 | 69.47 |
| 2008/4 | 25711 | 9,852 | 1.285 | 12,660 | 1 | 1.015 | 0.906 | 0.920 | 1 | 100 | 116.47 |
| 2009/4 | 23873 | 3,331 | 1.225 | 4,080 | 1 | 15.046 | 0.929 | 13.978 | 1 | 501.18 | 570.3 |
| 2010/4 | 22074 | 5,724 | 1.168 | 6,686 | 1 | 1.563 | 0.951 | 1.486 | 1 | 89.47 | 99.35 |
| 2011/4 | 21452 | 6,877 | 1.113 | 7,654 | 1 | 1.660 | 0.975 | 1.619 | 1 | 114.16 | 123.92 |
| 2012/4 | 21143 | 5,378 | 1.061 | 5,706 | 1 | 0.676 | 0.999 | 0.675 | 1 | 36.36 | 38.52 |
| 2013/4 | 21126 | 4,654 | 1.012 | 4,710 | 1 | 1.534 | 1.023 | 1.569 | 1 | 71.39 | 73.9 |
| Wtd Avg | | 5,013 | | 6,935 | | 2.484 | | 2.174 | | 124.52 | 150.77 |

| | | | | | |
|--------------------|--------|-------|--------|----------|----------|
| m= | 6,935 | m= | 2.174 | 101.81 | 122.48 |
| s= | 2,354 | s= | 3.351 | 116 | 132 |
| m-2s= | 2,227 | m-2s= | -4.528 | -129.810 | -141.940 |
| m-1s= | 4,581 | m-1s= | -1.177 | -14.00 | -9.73 |
| m+1s= | 9,289 | m+1s= | 5.525 | 217.62 | 254.69 |
| m+2s= | 11,643 | m+2s= | 8.876 | 333.43 | 386.90 |
| Severity Trend | 4.9% | Retro | Pro | | Selected |
| Frequency Trend | -2.4% | | | | 6935.00 |
| Pure Premium Trend | 2.4% | | | | 2.17 |
| | | | | | 150.77 |

1. Earned Exposures
2. Non-Wind and Hail severity, excluding hurricane losses
3. = (1+Selected Retrospective Severity Trend)/(Years of Retrospective Trend) * (1+Selected Prospective Severity Trend)/(Years of Prospective Trend)
4. = (2) x (3)
5. Judgmentally selected weight assigned to calendar year severity.
6. Non-Wind and Hail frequency per 100 exposures, excluding hurricane losses
7. = (1+Selected Retrospective Frequency Trend)/(Years of Retrospective Trend) * (1+Selected Prospective Frequency Trend)/(Years of Prospective Trend)
8. = (6) x (7)
9. Judgmentally selected weight assigned to calendar year frequency.
10. = (2) x (6) ÷ 100
11. = (4) x (8) ÷ 100

*Loss Causes: Lightning (102), Water Damage (107), Freezing (108), Flood and Rising Water (118), Weight of Ice/Snow (143), and Water Non-Cat (151)

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Non-Hurricane, Non-Wind, and Non-Hail Pure Premium (Other Weather)
Based on Total Weather Losses less Wind and Hail and Hurricane Losses
Tenants / HO-4 (NC)

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
|-------------------------------|------------------|-------------------------------------|----------------------------|--------------------|-----------------|------------------------------------|-----------------------------|---------------------|------------------|----------------------------------|------------------------|
| Four Calendar Quarters Ending | Earned Exposures | Incurred Cost DCC Adjusted Severity | Severity Projection Factor | Projected Severity | Severity Weight | Incurred Claim Frequency (per 100) | Frequency Projection Factor | Projected Frequency | Frequency Weight | Historical Adjusted Pure Premium | Projected Pure Premium |
| 1999/4 | 1774 | 578 | 1.954 | 1,129 | 1 | 0.451 | 1.338 | 0.603 | 1 | 2.61 | 6.81 |
| 2000/4 | 2092 | 1,247 | 1.862 | 2,322 | 1 | 0.478 | 1.310 | 0.626 | 1 | 5.96 | 14.54 |
| 2001/4 | 2091 | 492 | 1.775 | 873 | 1 | 0.765 | 1.283 | 0.981 | 1 | 3.76 | 8.56 |
| 2002/4 | 1802 | 1,537 | 1.693 | 2,602 | 1 | 0.499 | 1.257 | 0.627 | 1 | 7.67 | 16.31 |
| 2003/4 | 1626 | 2,087 | 1.613 | 3,366 | 1 | 0.492 | 1.231 | 0.606 | 1 | 10.27 | 20.40 |
| 2004/4 | 1652 | 1,104 | 1.538 | 1,698 | 1 | 0.182 | 1.206 | 0.219 | 1 | 2.01 | 3.72 |
| 2005/4 | 1713 | 986 | 1.466 | 1,445 | 1 | 0.525 | 1.181 | 0.620 | 1 | 5.18 | 8.96 |
| 2006/4 | 1767 | 1,441 | 1.398 | 2,015 | 1 | 0.340 | 1.157 | 0.393 | 1 | 4.90 | 7.92 |
| 2007/4 | 1833 | 972 | 1.332 | 1,295 | 1 | 0.327 | 1.133 | 0.370 | 1 | 3.18 | 4.79 |
| 2008/4 | 1943 | 1,699 | 1.270 | 2,158 | 1 | 0.515 | 1.110 | 0.572 | 1 | 8.75 | 12.34 |
| 2009/4 | 1965 | 2,621 | 1.211 | 3,174 | 1 | 1.221 | 1.087 | 1.327 | 1 | 32.00 | 42.12 |
| 2010/4 | 1947 | 1,506 | 1.154 | 1,738 | 1 | 0.308 | 1.064 | 0.328 | 1 | 4.64 | 5.70 |
| 2011/4 | 2119 | 2,196 | 1.100 | 2,416 | 1 | 0.425 | 1.042 | 0.443 | 1 | 9.33 | 10.70 |
| 2012/4 | 2191 | 1,265 | 1.049 | 1,327 | 1 | 0.319 | 1.021 | 0.326 | 1 | 4.04 | 4.33 |
| 2013/4 | 2318 | 1,030 | 1.000 | 1,030 | 1 | 0.259 | 1.000 | 0.259 | 1 | 2.67 | 2.67 |
| Wtd Avg | | 1,384 | | 1,906 | | 0.474 | | 0.553 | | 6.56 | 10.54 |

| | | | | | |
|-------|-------|-------|--------|--------|--------|
| m= | 1,906 | m= | 0.553 | 7.13 | 11.32 |
| s= | 764 | s= | 0.29 | 7 | 10 |
| m-2s= | 378 | m-2s= | -0.027 | -7.570 | -8.460 |
| m-1s= | 1,142 | m-1s= | 0.263 | -0.22 | 1.43 |
| m+1s= | 2,670 | m+1s= | 0.843 | 14.48 | 21.21 |
| m+2s= | 3,434 | m+2s= | 1.133 | 21.83 | 31.10 |

| | | | | |
|--------------------|-------|------|--|----------|
| | Retro | Pro | | Selected |
| Severity Trend | 4.9% | 0.0% | A. Selected Weather Severity: | 1906.00 |
| Frequency Trend | 2.1% | 0.0% | B. Selected Weather Frequency (per 100): | 0.55 |
| Pure Premium Trend | 7.1% | 0.0% | C. Other Weather Pure Premium = (A) × (B) ÷ 100: | 10.54 |

1. Earned Exposures
2. Non-Wind and Hail severity, excluding hurricane losses
3. = (1+Selected Retrospective Severity Trend)/(Years of Retrospective Trend) ' (1+Selected Prospective Severity Trend)/(Years of Prospective Trend)
4. = (2) × (3)
5. Judgmentally selected weight assigned to calendar year severity.
6. Non-Wind and Hail frequency per 100 exposures, excluding hurricane losses
7. = (1+Selected Retrospective Frequency Trend)/(Years of Retrospective Trend) ' (1+Selected Prospective Frequency Trend)/(Years of Prospective Trend)
8. = (6) × (7)
9. Judgmentally selected weight assigned to calendar year frequency.
10. = (2) × (6) ÷ 100
11. = (4) × (8) ÷ 100

*Loss Causes: Lightning (102), Water Damage (107), Freezing (108), Flood and Rising Water (118), Weight of Ice/Snow (143), and Water Non-Cat (151)

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Non-Hurricane, Non-Wind, and Non-Hail Pure Premium (Other Weather)
Based on Total Weather Losses Less Wind and Hail and Hurricane Losses
Condominiums / HO-6 (NC), Comprehensive Condominiums

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
|-------------------------------|------------------|-------------------------------------|----------------------------|--------------------|-----------------|------------------------------------|-----------------------------|---------------------|------------------|----------------------------------|------------------------|
| Four Calendar Quarters Ending | Earned Exposures | Incurred Cost DCC Adjusted Severity | Severity Projection Factor | Projected Severity | Severity Weight | Incurred Claim Frequency (per 100) | Frequency Projection Factor | Projected Frequency | Frequency Weight | Historical Adjusted Pure Premium | Projected Pure Premium |
| 1999/4 | 176 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2000/4 | 193 | 1,302 | 1.000 | 1,302 | 1 | 0.518 | 1.000 | 0.518 | 1 | 6.74 | 6.74 |
| 2001/4 | 188 | 3,162 | 1.000 | 3,162 | 1 | 2.660 | 1.000 | 2.660 | 1 | 84.11 | 84.11 |
| 2002/4 | 182 | 811 | 1.000 | 811 | 1 | 1.648 | 1.000 | 1.648 | 1 | 13.37 | 13.37 |
| 2003/4 | 207 | 885 | 1.000 | 885 | 1 | 0.483 | 1.000 | 0.483 | 1 | 4.27 | 4.27 |
| 2004/4 | 243 | 2,880 | 1.000 | 2,880 | 1 | 0.823 | 1.000 | 0.823 | 1 | 23.70 | 23.70 |
| 2005/4 | 257 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2006/4 | 266 | 3,146 | 1.000 | 3,146 | 1 | 0.376 | 1.000 | 0.376 | 1 | 11.83 | 11.83 |
| 2007/4 | 279 | 383 | 1.000 | 383 | 1 | 0.358 | 1.000 | 0.358 | 1 | 1.37 | 1.37 |
| 2008/4 | 265 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2009/4 | 245 | 2,920 | 1.000 | 2,920 | 1 | 0.408 | 1.000 | 0.408 | 1 | 11.91 | 11.91 |
| 2010/4 | 233 | 3,175 | 1.000 | 3,175 | 1 | 1.288 | 1.000 | 1.288 | 1 | 40.89 | 40.89 |
| 2011/4 | 230 | 480 | 1.000 | 480 | 1 | 0.870 | 1.000 | 0.870 | 1 | 4.18 | 4.18 |
| 2012/4 | 230 | 1,142 | 1.000 | 1,142 | 1 | 0.870 | 1.000 | 0.870 | 1 | 9.94 | 9.94 |
| 2013/4 | 235 | 438 | 1.000 | 438 | 1 | 0.851 | 1.000 | 0.851 | 1 | 3.73 | 3.73 |
| Wtd Avg | | 1,727 | | 1,727 | | 0.744 | | 0.744 | | 12.85 | 12.85 |

| | | | | | | |
|--------------------|-------|-------|--|--------|---------|----------|
| | m= | 1,727 | m= | 0.744 | 14.4 | 18 |
| | s= | 1,207 | s= | 0.708 | 22 | 24 |
| | m-2s= | (687) | m-2s= | -0.672 | -29.840 | -29,000 |
| | m-1s= | 520 | m-1s= | 0.036 | -7.72 | -5.50 |
| | m+1s= | 2,934 | m+1s= | 1.452 | 36.52 | 41.50 |
| | m+2s= | 4,141 | m+2s= | 2.16 | 58.64 | 65.00 |
| | Retro | Pro | | | | Selected |
| Severity Trend | 0.0% | 0.0% | A. Selected Weather Severity: | | | 1727.00 |
| Frequency Trend | 0.0% | 0.0% | B. Selected Weather Frequency (per 100): | | | 0.74 |
| Pure Premium Trend | 0.0% | 0.0% | C. Other Weather Pure Premium = (A) × (B) ÷ 100: | | | 12.85 |

1. Earned Exposures
2. Non-Wind and Hail severity, excluding hurricane losses
3. = $(1 + \text{Selected Retrospective Severity Trend}) / (\text{Years of Retrospective Trend}) \times (1 + \text{Selected Prospective Severity Trend}) / (\text{Years of Prospective Trend})$
4. = $(2) \times (3)$
5. Judgmentally selected weight assigned to calendar year severity.
6. Non-Wind and Hail frequency per 100 exposures, excluding hurricane losses
7. = $(1 + \text{Selected Retrospective Frequency Trend}) / (\text{Years of Retrospective Trend}) \times (1 + \text{Selected Prospective Frequency Trend}) / (\text{Years of Prospective Trend})$
8. = $(6) \times (7)$
9. Judgmentally selected weight assigned to calendar year frequency.
10. = $(2) \times (6) \div 100$
11. = $(4) \times (8) \div 100$

*Loss Causes: Lightning (102), Water Damage (107), Freezing (108), Flood and Rising Water (118), Weight of Ice/Snow (143), and Water Non-Cat (151)

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Non-Hurricane Wind and Hail Only Pure Premium
Based on Total Weather Losses less Wind and Hail and Hurricane Losses
Basic / HO1, Extended / HO2, Elite / HO3, Golden Blanket / HO5, Market Value, Market Value Plus

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
|-------------------------------|------------------|-------------------------------------|----------------------------|--------------------|-----------------|------------------------------------|-----------------------------|---------------------|------------------|----------------------------------|------------------------|
| Four Calendar Quarters Ending | Earned Exposures | Incurred Cost DCC Adjusted Severity | Severity Projection Factor | Projected Severity | Severity Weight | Incurred Claim Frequency (per 100) | Frequency Projection Factor | Projected Frequency | Frequency Weight | Historical Adjusted Pure Premium | Projected Pure Premium |
| 1999/4 | 19550 | 6,224 | 1.554 | 9,672 | 1 | 7.765 | 1.452 | 11.275 | 1 | 483.29 | 1090.52 |
| 2000/4 | 20717 | 3,722 | 1.506 | 5,605 | 1 | 3.707 | 1.414 | 5.242 | 1 | 137.97 | 293.81 |
| 2001/4 | 21694 | 3,380 | 1.459 | 4,931 | 1 | 4.817 | 1.377 | 6.633 | 1 | 162.81 | 327.07 |
| 2002/4 | 21951 | 6,241 | 1.414 | 8,825 | 1 | 4.861 | 1.341 | 6.519 | 1 | 303.38 | 575.30 |
| 2003/4 | 23302 | 6,150 | 1.370 | 8,426 | 1 | 4.085 | 1.305 | 5.331 | 1 | 251.23 | 449.19 |
| 2004/4 | 24387 | 4,492 | 1.328 | 5,965 | 1 | 3.592 | 1.271 | 4.565 | 1 | 161.35 | 272.30 |
| 2005/4 | 25483 | 5,444 | 1.287 | 7,006 | 1 | 2.143 | 1.238 | 2.653 | 1 | 116.66 | 185.87 |
| 2006/4 | 26526 | 7,859 | 1.247 | 9,800 | 1 | 5.632 | 1.205 | 6.787 | 1 | 442.62 | 665.13 |
| 2007/4 | 26813 | 5,045 | 1.208 | 6,094 | 1 | 2.227 | 1.173 | 2.612 | 1 | 112.35 | 159.18 |
| 2008/4 | 25711 | 7,884 | 1.171 | 9,232 | 1 | 10.443 | 1.142 | 11.926 | 1 | 823.33 | 1101.01 |
| 2009/4 | 23873 | 7,538 | 1.134 | 8,548 | 1 | 7.896 | 1.112 | 8.780 | 1 | 595.20 | 750.51 |
| 2010/4 | 22074 | 5,784 | 1.099 | 6,357 | 1 | 3.076 | 1.083 | 3.331 | 1 | 177.92 | 211.75 |
| 2011/4 | 21452 | 8,551 | 1.065 | 9,107 | 1 | 13.113 | 1.055 | 13.834 | 1 | 1121.29 | 1259.86 |
| 2012/4 | 21143 | 5,559 | 1.032 | 5,737 | 1 | 3.841 | 1.027 | 3.945 | 1 | 213.52 | 226.32 |
| 2013/4 | 21126 | 4,671 | 1.000 | 4,671 | 1 | 2.764 | 1.000 | 2.764 | 1 | 129.11 | 129.11 |
| Wtd Avg | | 5,903 | | 7,332 | | 5.331 | | 6.413 | | 314.69 | 470.20 |

| | | | | | |
|--------------------|--------|-------|--------|--|----------|
| m= | 7,332 | m= | 6.41 | 348.8 | 513.13 |
| s= | 1,814 | s= | 3.57 | 297.71 | 379.63 |
| m-2s= | 3,704 | m-2s= | (0.73) | -246.62 | -246.13 |
| m-1s= | 5,518 | m-1s= | 2.84 | 51.09 | 133.5 |
| m+1s= | 9,146 | m+1s= | 9.98 | 646.51 | 892.76 |
| m+2s= | 10,960 | m+2s= | 13.55 | 944.22 | 1272.39 |
| Severity Trend | 3.2% | Retro | Pro | | Selected |
| Frequency Trend | 2.7% | | | A. Selected Weather Severity: | 7332.00 |
| Pure Premium Trend | 6.0% | | | B. Selected Weather Frequency (per 100): | 6.41 |
| | | | | C. Wind/Hail Pure Premium = (A) × (B) ÷ 100: | 470.20 |

1. Wind and Hail Earned Exposures
2. Wind and Hail severity, excluding hurricane losses
3. = (1+Selected Retrospective Severity Trend)(Years of Retrospective Trend) ' (1+Selected Prospective Severity Trend)(Years of Prospective Trend)
4. = (2) × (3)
5. Judgmentally selected weight assigned to calendar year severity.
6. Wind and Hail frequency per 100 exposures, excluding hurricane losses
7. = (1+Selected Retrospective Frequency Trend)(Years of Retrospective Trend) ' (1+Selected Prospective Frequency Trend)(Years of Prospective Trend)
8. = (6) × (7)
9. Judgmentally selected weight assigned to calendar year frequency.
10. = (2) × (6) ÷ 100
11. = (4) × (8) ÷ 100

*Loss Causes: Wind (104) and Hail (114)

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Non-Hurricane Wind and Hail Only Pure Premium
Based on Total Weather Losses less Wind and Hail and Hurricane Losses
Tenants / HO-4 (NC)

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
|-------------------------------|------------------|-------------------------------------|----------------------------|--------------------|-----------------|------------------------------------|-----------------------------|---------------------|------------------|----------------------------------|------------------------|
| Four Calendar Quarters Ending | Earned Exposures | Incurred Cost DCC Adjusted Severity | Severity Projection Factor | Projected Severity | Severity Weight | Incurred Claim Frequency (per 100) | Frequency Projection Factor | Projected Frequency | Frequency Weight | Historical Adjusted Pure Premium | Projected Pure Premium |
| 1999/4 | 1774 | 415 | 1.000 | 415 | 1 | 0.169 | 1.000 | 0.169 | 1 | 0.70 | 0.70 |
| 2000/4 | 2092 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2001/4 | 2091 | 2,745 | 1.000 | 2,745 | 1 | 0.383 | 1.000 | 0.383 | 1 | 10.51 | 10.51 |
| 2002/4 | 1802 | 330 | 1.000 | 330 | 1 | 0.111 | 1.000 | 0.111 | 1 | 0.37 | 0.37 |
| 2003/4 | 1626 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2004/4 | 1652 | 599 | 1.000 | 599 | 1 | 0.061 | 1.000 | 0.061 | 1 | 0.37 | 0.37 |
| 2005/4 | 1713 | 0 | 1.000 | | | 0.058 | 1.000 | 0.058 | 1 | 0.00 | |
| 2006/4 | 1767 | 715 | 1.000 | 715 | 1 | 0.057 | 1.000 | 0.057 | 1 | 0.41 | 0.41 |
| 2007/4 | 1833 | 207 | 1.000 | 207 | 1 | 0.055 | 1.000 | 0.055 | 1 | 0.11 | 0.11 |
| 2008/4 | 1943 | 1,774 | 1.000 | 1,774 | 1 | 0.566 | 1.000 | 0.566 | 1 | 10.04 | 10.04 |
| 2009/4 | 1965 | -735 | 1.000 | -735 | 1 | 0.051 | 1.000 | 0.051 | 1 | -0.37 | -0.37 |
| 2010/4 | 1947 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2011/4 | 2119 | 368 | 1.000 | 368 | 1 | 0.142 | 1.000 | 0.142 | 1 | 0.52 | 0.52 |
| 2012/4 | 2191 | 3 | 1.000 | 3 | 1 | 0.046 | 1.000 | 0.046 | 1 | 0.00 | 0.00 |
| 2013/4 | 2318 | 4,451 | 1.000 | 4,451 | 1 | 0.086 | 1.000 | 0.086 | 1 | 3.83 | 3.83 |
| Wtd Avg | | 988 | | 988 | | 0.119 | | 0.119 | | 1.18 | 1.18 |

m= 988
s= 1,470
m-2s= (1,952)
m-1s= (482)
m+1s= 2,458
m+2s= 3,928

m= 0.12
s= 0.16
m-2s= (0.19)
m-1s= (0.04)
m+1s= 0.28
m+2s= 0.43

1.77 2.41
3.59 4.04
-5.41 -5.67
-1.82 -1.63
5.36 6.45
8.95 10.49

Severity Trend 0.0% 0.0%
Frequency Trend 0.0% 0.0%
Pure Premium Trend 0.0% 0.0%

Selected
988.00
A. Selected Weather Severity:
B. Selected Weather Frequency (per 100):
C. Wind/Hail Pure Premium = (A) × (B) ÷ 100:
1.18

1. Wind and Hail Earned Exposures
2. Wind and Hail severity, excluding hurricane losses
3. = (1+Selected Retrospective Severity Trend)(Years of Retrospective Trend) ' (1+Selected Prospective Severity Trend)(Years of Prospective Trend)
4. = (2) × (3)
5. Judgmentally selected weight assigned to calendar year severity.
6. Wind and Hail frequency per 100 exposures, excluding hurricane losses
7. = (1+Selected Retrospective Frequency Trend)(Years of Retrospective Trend) ' (1+Selected Prospective Frequency Trend)(Years of Prospective Trend)
8. = (6) × (7)
9. Judgmentally selected weight assigned to calendar year frequency.
10. = (2) × (6) ÷ 100
11. = (4) × (8) ÷ 100

*Loss Causes: Wind (104) and Hail (114)

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Non-Hurricane Wind and Hail Only Pure Premium
Based on Total Weather Losses less Wind and Hail and Hurricane Losses
Condominiums / HO-6 (NC), Comprehensive Condominiums

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
|-------------------------------|------------------|-------------------------------------|----------------------------|--------------------|-----------------|------------------------------------|-----------------------------|---------------------|------------------|----------------------------------|------------------------|
| Four Calendar Quarters Ending | Earned Exposures | Incurred Cost DCC Adjusted Severity | Severity Projection Factor | Projected Severity | Severity Weight | Incurred Claim Frequency (per 100) | Frequency Projection Factor | Projected Frequency | Frequency Weight | Historical Adjusted Pure Premium | Projected Pure Premium |
| 1999/4 | 176 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2000/4 | 193 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2001/4 | 188 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2002/4 | 182 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2003/4 | 207 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2004/4 | 243 | 3,434 | 1.000 | 3,434 | 1 | 0.412 | 1.000 | 0.412 | 1 | 14.15 | 14.15 |
| 2005/4 | 257 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2006/4 | 266 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2007/4 | 279 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2008/4 | 265 | 1,341 | 1.000 | 1,341 | 1 | 0.755 | 1.000 | 0.755 | 1 | 10.12 | 10.12 |
| 2009/4 | 245 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2010/4 | 233 | 0 | 1.000 | | | 0.429 | 1.000 | 0.429 | 1 | 0.00 | |
| 2011/4 | 230 | 951 | 1.000 | 951 | 1 | 0.435 | 1.000 | 0.435 | 1 | 4.14 | 4.14 |
| 2012/4 | 230 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| 2013/4 | 235 | 0 | 1.000 | | | 0.000 | 1.000 | 0.000 | 1 | 0.00 | |
| Wtd Avg | | 1,909 | | 1,909 | | 0.135 | | 0.135 | | 2.58 | 2.58 |

m= 1,909
s= 1,335
m-2s= (761)
m-1s= 574
m+1s= 3,244
m+2s= 4,579

m= 0.14
s= 0.25
m-2s= (0.36)
m-1s= (0.11)
m+1s= 0.38
m+2s= 0.63

1.89
4.36
-6.83
-2.47
6.25
10.61

9.47
5.04
-0.61
4.43
14.51
19.55

Severity Trend 0.0% 0.0%
Frequency Trend 0.0% 0.0%
Pure Premium Trend 0.0% 0.0%

A. Selected Weather Severity:
B. Selected Weather Frequency (per 100):
C. Wind/Hail Pure Premium = (A) × (B) ÷ 100:

Selected
1909.00
0.14
2.58

1. Wind and Hail Earned Exposures
2. Wind and Hail severity, excluding hurricane losses
3. = (1+Selected Retrospective Severity Trend)(Years of Retrospective Trend) ' (1+Selected Prospective Severity Trend)(Years of Prospective Trend)
4. = (2) × (3)
5. Judgmentally selected weight assigned to calendar year severity.
6. Wind and Hail frequency per 100 exposures, excluding hurricane losses
7. = (1+Selected Retrospective Frequency Trend)(Years of Retrospective Trend) ' (1+Selected Prospective Frequency Trend)(Years of Prospective Trend)
8. = (6) × (7)
9. Judgmentally selected weight assigned to calendar year frequency.
10. = (2) × (6) ÷ 100
11. = (4) × (8) ÷ 100

*Loss Causes: Wind (104) and Hail (114)

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Non-Weather Loss Projection Factors
Basic / HO1, Extended / HO2, Elite / HO3, Golden Blanket / HO5, Market Value, Market Value Plus

| | Fiscal Calendar Year Ending | | | | |
|---|-----------------------------|------------|------------|------------|------------|
| | 2009/3 | 2010/3 | 2011/3 | 2012/3 | 2013/3 |
| Past-to-Present Adjustments | | | | | |
| 1. Average Loss Date for Fiscal Calendar Year | 3/31/2009 | 3/31/2010 | 3/31/2011 | 3/31/2012 | 3/31/2013 |
| 2. Average Loss Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 3. Years of Trend = (2) - (1) | 4.003 | 3.003 | 2.003 | 1.000 | 0.000 |
| 4. Selected Severity Trend | 1.8% | -0.7% | -1.8% | -13.8% | 0.0% |
| 5. Selected Frequency Trend | -4.3% | -5.3% | -7.2% | -5.2% | 0.0% |
| 6. Selected Pure Premium Trend = [1+(4)] × [1+(5)] - 1 | -2.6% | -6.0% | -8.9% | -18.3% | 0.0% |
| 7. Past-to-Present Factor = [1+(6)](3) | 0.900 | 0.830 | 0.830 | 0.817 | 1.000 |
| Present-to-Future Adjustments | | | | | |
| 8. Average Loss Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 9. Average Loss Date for Assumed Effective Period | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 |
| 10. Years of Trend = (9) - (8) | 2.564 | 2.564 | 2.564 | 2.564 | 2.564 |
| 11. Selected Severity Trend | -1.0% | -1.0% | -1.0% | -1.0% | -1.0% |
| 12. Selected Frequency Trend | -1.0% | -1.0% | -1.0% | -1.0% | -1.0% |
| 13. Selected Pure Premium Trend = [1+(11)] × [1+(12)] - 1 | -2.0% | -2.0% | -2.0% | -2.0% | -2.0% |
| 14. Present-to-Future Factor = [1+(13)](10) | 0.950 | 0.950 | 0.950 | 0.950 | 0.950 |
| Past-to-Future Adjustments | | | | | |
| 15. Loss Projection Factor = (7) × (14) | 0.855 | 0.789 | 0.789 | 0.776 | 0.950 |

**Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Non-Weather Loss Projection Factors
Tenants / HO-4 (NC)**

| | Fiscal Calendar Year Ending | | | | |
|---|-----------------------------|------------|------------|------------|------------|
| | 2009/3 | 2010/3 | 2011/3 | 2012/3 | 2013/3 |
| Past-to-Present Adjustments | | | | | |
| 1. Average Loss Date for Fiscal Calendar Year | 3/31/2009 | 3/31/2010 | 3/31/2011 | 3/31/2012 | 3/31/2013 |
| 2. Average Loss Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 3. Years of Trend = (2) - (1) | 4.003 | 3.003 | 2.003 | 1.000 | 0.000 |
| 4. Selected Severity Trend | 4.2% | 4.2% | 4.2% | 4.2% | 0.0% |
| 5. Selected Frequency Trend | -10.3% | -15.1% | -15.2% | -10.5% | 0.0% |
| 6. Selected Pure Premium Trend = [1+(4)] × [1+(5)] - 1 | -6.5% | -11.5% | -11.6% | -6.7% | 0.0% |
| 7. Past-to-Present Factor = [1+(6)](3) | 0.764 | 0.693 | 0.781 | 0.933 | 1.000 |
| Present-to-Future Adjustments | | | | | |
| 8. Average Loss Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 9. Average Loss Date for Assumed Effective Period | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 |
| 10. Years of Trend = (9) - (8) | 2.564 | 2.564 | 2.564 | 2.564 | 2.564 |
| 11. Selected Severity Trend | 2.0% | 2.0% | 2.0% | 2.0% | 2.0% |
| 12. Selected Frequency Trend | -0.8% | -0.8% | -0.8% | -0.8% | -0.8% |
| 13. Selected Pure Premium Trend = [1+(11)] × [1+(12)] - 1 | 1.2% | 1.2% | 1.2% | 1.2% | 1.2% |
| 14. Present-to-Future Factor = [1+(13)](10) | 1.031 | 1.031 | 1.031 | 1.031 | 1.031 |
| Past-to-Future Adjustments | | | | | |
| 15. Loss Projection Factor = (7) × (14) | 0.788 | 0.714 | 0.805 | 0.962 | 1.031 |

**Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Non-Weather Loss Projection Factors
Condominiums / HO-6 (NC), Comprehensive Condominiums**

| | Fiscal Calendar Year Ending | | | | |
|---|-----------------------------|------------|------------|------------|------------|
| | 2009/3 | 2010/3 | 2011/3 | 2012/3 | 2013/3 |
| Past-to-Present Adjustments | | | | | |
| 1. Average Loss Date for Fiscal Calendar Year | 3/31/2009 | 3/31/2010 | 3/31/2011 | 3/31/2012 | 3/31/2013 |
| 2. Average Loss Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 3. Years of Trend = (2) - (1) | 4.003 | 3.003 | 2.003 | 1.000 | 0.000 |
| 4. Selected Severity Trend | 9.9% | 8.8% | 17.3% | 32.6% | 0.0% |
| 5. Selected Frequency Trend | -2.6% | -1.7% | -4.1% | -5.0% | 0.0% |
| 6. Selected Pure Premium Trend = [1+(4)] × [1+(5)] - 1 | 7.0% | 7.0% | 12.5% | 26.0% | 0.0% |
| 7. Past-to-Present Factor = [1+(6)](3) | 1.311 | 1.225 | 1.266 | 1.260 | 1.000 |
| Present-to-Future Adjustments | | | | | |
| 8. Average Loss Date for Latest Fiscal Calendar Year | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 | 3/31/2013 |
| 9. Average Loss Date for Assumed Effective Period | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 | 10/23/2015 |
| 10. Years of Trend = (9) - (8) | 2.564 | 2.564 | 2.564 | 2.564 | 2.564 |
| 11. Selected Severity Trend | 1.5% | 1.5% | 1.5% | 1.5% | 1.5% |
| 12. Selected Frequency Trend | -2.0% | -2.0% | -2.0% | -2.0% | -2.0% |
| 13. Selected Pure Premium Trend = [1+(11)] × [1+(12)] - 1 | -0.5% | -0.5% | -0.5% | -0.5% | -0.5% |
| 14. Present-to-Future Factor = [1+(13)](10) | 0.987 | 0.987 | 0.987 | 0.987 | 0.987 |
| Past-to-Future Adjustments | | | | | |
| 15. Loss Projection Factor = (7) × (14) | 1.294 | 1.209 | 1.250 | 1.244 | 0.987 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Exponential Regression on Four Quarter Ending Trend Data as of December 31, 2013
Non-Weather, With Losses Capped at \$250,000

Basic / HO1, Extended / HO2, Elite / HO3, Golden Blanket / HO5, Market Value, Market Value Plus

Average Paid Cost

Arkansas Countrywide

| Quarters of Trend | NW Calendar Year Ending 2013/4 | NW Calendar Year Ending 2013/4 |
|-------------------|--------------------------------|--------------------------------|
| 24 | 4.1% | 3.9% |
| 23 | 4.2% | 3.9% |
| 22 | 4.4% | 3.8% |
| 21 | 3.8% | 3.7% |
| 20 | 1.8% | 3.6% |
| 19 | 0.3% | 3.6% |
| 18 | -0.5% | 3.6% |
| 17 | -1.1% | 3.7% |
| 16 | -0.7% | 3.5% |
| 15 | 0.1% | 3.4% |
| 14 | 0.2% | 3.2% |
| 13 | 0.4% | 3.2% |
| 12 | -1.8% | 3.5% |
| 11 | -4.3% | 3.7% |
| 10 | -8.0% | 3.9% |
| 9 | -11.5% | 4.2% |
| 8 | -13.6% | 4.3% |
| 7 | -15.7% | 3.6% |
| 6 | -16.4% | 2.9% |
| 5 | -16.0% | 1.7% |
| 4 | -1.9% | 0.7% |
| 3 | 17.1% | 0.1% |

Paid Claim Frequency

Arkansas Countrywide

| Quarters of Trend | NW Calendar Year Ending 2013/4 | NW Calendar Year Ending 2013/4 |
|-------------------|--------------------------------|--------------------------------|
| 24 | -4.9% | -1.8% |
| 23 | -4.9% | -2.1% |
| 22 | -4.9% | -2.3% |
| 21 | -4.8% | -2.6% |
| 20 | -4.5% | -2.9% |
| 19 | -4.6% | -3.2% |
| 18 | -4.7% | -3.3% |
| 17 | -4.9% | -3.3% |
| 16 | -5.3% | -3.0% |
| 15 | -6.1% | -2.8% |
| 14 | -6.6% | -2.8% |
| 13 | -7.3% | -2.9% |
| 12 | -7.2% | -3.3% |
| 11 | -6.7% | -3.9% |
| 10 | -5.9% | -4.4% |
| 9 | -4.8% | -4.5% |
| 8 | -5.2% | -4.7% |
| 7 | -3.7% | -3.7% |
| 6 | -2.2% | -2.3% |
| 5 | -0.7% | -1.6% |
| 4 | 2.4% | 0.2% |
| 3 | -5.1% | 1.0% |

Paid Pure Premium

Arkansas Countrywide

| Quarters of Trend | NW Calendar Year Ending 2013/4 | NW Calendar Year Ending 2013/4 |
|-------------------|--------------------------------|--------------------------------|
| 24 | -0.9% | 2.0% |
| 23 | -0.9% | 1.7% |
| 22 | -0.7% | 1.4% |
| 21 | -1.2% | 1.0% |
| 20 | -2.9% | 0.5% |
| 19 | -4.3% | 0.3% |
| 18 | -5.2% | 0.2% |
| 17 | -6.0% | 0.3% |
| 16 | -6.0% | 0.4% |
| 15 | -6.0% | 0.4% |
| 14 | -6.5% | 0.3% |
| 13 | -7.0% | 0.1% |
| 12 | -8.8% | 0.0% |
| 11 | -10.7% | -0.4% |
| 10 | -13.5% | -0.6% |
| 9 | -15.7% | -0.5% |
| 8 | -18.1% | -0.6% |
| 7 | -18.8% | -0.2% |
| 6 | -18.3% | 0.5% |
| 5 | -16.6% | 0.1% |
| 4 | 0.5% | 0.9% |
| 3 | 11.2% | 1.2% |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Exponential Regression on Four Quarter Ending Trend Data as of December 31, 2013
Non-Weather, With Losses Capped at \$60,000
Tenants / HO-4 (NC)

Average Paid Cost**Arkansas Countrywide**

| Quarters of Trend | NW Calendar Year Ending 2013/4 | NW Calendar Year Ending 2013/4 |
|-------------------|--------------------------------|--------------------------------|
| 24 | 14.7% | 3.4% |
| 23 | 15.2% | 3.9% |
| 22 | 13.8% | 4.4% |
| 21 | 11.1% | 4.9% |
| 20 | 8.8% | 5.4% |
| 19 | 6.8% | 5.6% |
| 18 | 4.6% | 5.9% |
| 17 | 5.5% | 5.6% |
| 16 | 4.2% | 4.9% |
| 15 | 0.8% | 4.5% |
| 14 | -3.7% | 3.9% |
| 13 | -7.1% | 3.7% |
| 12 | -11.4% | 4.7% |
| 11 | -12.8% | 5.4% |
| 10 | -8.3% | 5.8% |
| 9 | -0.3% | 6.8% |
| 8 | 21.0% | 6.3% |
| 7 | 45.6% | 5.8% |
| 6 | 74.7% | 3.9% |
| 5 | 70.3% | 1.1% |
| 4 | 33.7% | -2.1% |
| 3 | 62.7% | -6.1% |

Paid Claim Frequency**Arkansas Countrywide**

| Quarters of Trend | NW Calendar Year Ending 2013/4 | NW Calendar Year Ending 2013/4 |
|-------------------|--------------------------------|--------------------------------|
| 24 | -7.9% | -2.6% |
| 23 | -8.5% | -3.2% |
| 22 | -9.4% | -3.8% |
| 21 | -9.8% | -4.4% |
| 20 | -10.3% | -4.9% |
| 19 | -11.0% | -5.4% |
| 18 | -10.8% | -5.9% |
| 17 | -13.1% | -6.1% |
| 16 | -15.1% | -6.2% |
| 15 | -17.4% | -6.2% |
| 14 | -19.1% | -6.1% |
| 13 | -17.8% | -6.2% |
| 12 | -15.2% | -6.7% |
| 11 | -11.1% | -7.2% |
| 10 | -7.4% | -7.9% |
| 9 | -8.9% | -8.6% |
| 8 | -10.5% | -8.8% |
| 7 | -11.1% | -8.4% |
| 6 | -10.4% | -7.5% |
| 5 | -0.4% | -6.9% |
| 4 | -4.7% | -4.5% |
| 3 | -17.2% | -2.0% |

Paid Pure Premium**Arkansas Countrywide**

| Quarters of Trend | NW Calendar Year Ending 2013/4 | NW Calendar Year Ending 2013/4 |
|-------------------|--------------------------------|--------------------------------|
| 24 | 5.6% | 0.7% |
| 23 | 5.3% | 0.6% |
| 22 | 3.0% | 0.4% |
| 21 | 0.2% | 0.3% |
| 20 | -2.4% | 0.2% |
| 19 | -5.0% | -0.1% |
| 18 | -6.8% | -0.3% |
| 17 | -8.3% | -0.8% |
| 16 | -11.5% | -1.6% |
| 15 | -16.8% | -2.0% |
| 14 | -22.1% | -2.5% |
| 13 | -23.6% | -2.7% |
| 12 | -24.9% | -2.3% |
| 11 | -22.4% | -2.3% |
| 10 | -15.1% | -2.6% |
| 9 | -9.1% | -2.4% |
| 8 | 8.2% | -3.1% |
| 7 | 29.4% | -3.1% |
| 6 | 56.6% | -3.8% |
| 5 | 69.6% | -5.9% |
| 4 | 27.4% | -6.5% |
| 3 | 34.7% | -8.0% |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Exponential Regression on Four Quarter Ending Trend Data as of December 31, 2013
Non-Weather, With Losses Capped at \$30,000
Condominiums / HO-6 (NC), Comprehensive Condominiums

Average Paid Cost**Arkansas Countrywide**

| Quarters of Trend | NW Calendar Year Ending 2013/4 | NW Calendar Year Ending 2013/4 |
|-------------------|--------------------------------|--------------------------------|
| 24 | 13.7% | 8.9% |
| 23 | 17.4% | 9.4% |
| 22 | 21.5% | 9.8% |
| 21 | 24.7% | 10.2% |
| 20 | 27.6% | 10.6% |
| 19 | 28.2% | 10.5% |
| 18 | 27.9% | 10.4% |
| 17 | 27.7% | 10.2% |
| 16 | 29.2% | 10.0% |
| 15 | 31.2% | 9.9% |
| 14 | 30.2% | 9.7% |
| 13 | 32.4% | 10.4% |
| 12 | 34.4% | 11.8% |
| 11 | 46.2% | 13.6% |
| 10 | 66.6% | 17.3% |
| 9 | 78.9% | 21.0% |
| 8 | 106.7% | 23.9% |
| 7 | 137.9% | 26.1% |
| 6 | 102.4% | 26.1% |
| 5 | 155.4% | 22.0% |
| 4 | 466.5% | 16.5% |
| 3 | 274.4% | 10.7% |

Paid Claim Frequency**Arkansas Countrywide**

| Quarters of Trend | NW Calendar Year Ending 2013/4 | NW Calendar Year Ending 2013/4 |
|-------------------|--------------------------------|--------------------------------|
| 24 | -7.1% | -1.3% |
| 23 | -7.9% | -1.5% |
| 22 | -11.9% | -1.8% |
| 21 | -14.7% | -2.0% |
| 20 | -18.0% | -2.3% |
| 19 | -20.3% | -2.4% |
| 18 | -22.2% | -2.4% |
| 17 | -24.2% | -2.3% |
| 16 | -24.8% | -1.8% |
| 15 | -26.6% | -1.7% |
| 14 | -28.5% | -1.4% |
| 13 | -30.3% | -1.3% |
| 12 | -33.1% | -1.3% |
| 11 | -38.0% | -1.9% |
| 10 | -41.8% | -3.1% |
| 9 | -45.6% | -4.3% |
| 8 | -46.7% | -5.6% |
| 7 | -47.7% | -4.7% |
| 6 | -42.8% | -1.6% |
| 5 | -26.0% | 2.1% |
| 4 | -61.6% | 6.0% |
| 3 | -43.2% | 9.9% |

Paid Pure Premium**Arkansas Countrywide**

| Quarters of Trend | NW Calendar Year Ending 2013/4 | NW Calendar Year Ending 2013/4 |
|-------------------|--------------------------------|--------------------------------|
| 24 | 5.6% | 7.5% |
| 23 | 8.2% | 7.7% |
| 22 | 7.0% | 7.8% |
| 21 | 6.3% | 7.9% |
| 20 | 4.5% | 8.0% |
| 19 | 2.1% | 7.9% |
| 18 | -0.5% | 7.8% |
| 17 | -3.2% | 7.7% |
| 16 | -2.9% | 8.0% |
| 15 | -3.8% | 8.1% |
| 14 | -6.9% | 8.2% |
| 13 | -7.6% | 8.9% |
| 12 | -10.2% | 10.4% |
| 11 | -9.4% | 11.4% |
| 10 | -3.0% | 13.7% |
| 9 | -2.7% | 15.9% |
| 8 | 10.2% | 17.0% |
| 7 | 24.3% | 20.2% |
| 6 | 15.7% | 24.1% |
| 5 | 89.0% | 24.6% |
| 4 | 117.3% | 23.5% |
| 3 | 112.5% | 21.7% |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Loss Trending Data
Non-Weather, With Losses Capped at \$250,000
Basic / HO1, Extended / HO2, Elite / HO3, Golden Blanket / HO5, Market Value, Market Value Plus

| Four Quarters Ending | Arkansas | | Countrywide | |
|----------------------|-------------------|-----------------------------|-------------------|-----------------------------|
| | Average Paid Cost | Paid Frequency (per 100) | Average Paid Cost | Paid Frequency (per 100) |
| 2008/1 | 9,454 | 3.230 | 9,884 | 2.553 |
| 2008/2 | 9,686 | 3.233 | 9,984 | 2.565 |
| 2008/3 | 8,475 | 3.245 | 9,933 | 2.582 |
| 2008/4 | 7,127 | 3.290 | 10,134 | 2.587 |
| 2009/1 | 8,492 | 3.051 | 10,474 | 2.626 |
| 2009/2 | 9,823 | 2.991 | 10,613 | 2.688 |
| 2009/3 | 10,435 | 2.966 | 10,707 | 2.734 |
| 2009/4 | 11,873 | 2.886 | 10,489 | 2.774 |
| 2010/1 | 12,063 | 2.783 | 10,649 | 2.715 |
| 2010/2 | 11,045 | 2.871 | 10,838 | 2.635 |
| 2010/3 | 11,108 | 2.856 | 11,058 | 2.575 |
| 2010/4 | 9,736 | 3.031 | 11,380 | 2.541 |
| 2011/1 | 10,104 | 2.994 | 11,307 | 2.524 |
| 2011/2 | 10,179 | 2.942 | 11,365 | 2.552 |
| 2011/3 | 11,103 | 2.866 | 11,425 | 2.578 |
| 2011/4 | 12,095 | 2.662 | 11,421 | 2.562 |
| 2012/1 | 12,247 | 2.739 | 11,375 | 2.586 |
| 2012/2 | 12,494 | 2.635 | 11,590 | 2.537 |
| 2012/3 | 12,243 | 2.564 | 11,763 | 2.449 |
| 2012/4 | 12,550 | 2.530 | 12,001 | 2.431 |
| 2013/1 | 10,757 | 2.402 | 12,148 | 2.383 |
| 2013/2 | 9,376 | 2.556 | 12,192 | 2.371 |
| 2013/3 | 10,648 | 2.436 | 12,247 | 2.383 |
| 2013/4 | 10,148 | 2.490 | 12,201 | 2.383 |

**Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Loss Trending Data
Non-Weather, With Losses Capped at \$60,000
Tenants / HO-4 (NC)**

| Four Quarters Ending | Arkansas | | Countrywide | |
|----------------------|-------------------|-----------------------------|-------------------|-----------------------------|
| | Average Paid Cost | Paid Frequency (per 100) | Average Paid Cost | Paid Frequency (per 100) |
| 2008/1 | 3,711 | 2.486 | 4,563 | 1.678 |
| 2008/2 | 2,719 | 2.396 | 4,518 | 1.733 |
| 2008/3 | 2,450 | 2.769 | 4,450 | 1.767 |
| 2008/4 | 3,038 | 2.625 | 4,370 | 1.816 |
| 2009/1 | 3,472 | 2.593 | 4,177 | 1.866 |
| 2009/2 | 3,792 | 2.922 | 4,222 | 1.889 |
| 2009/3 | 5,894 | 2.069 | 3,975 | 1.956 |
| 2009/4 | 4,652 | 2.290 | 3,916 | 1.972 |
| 2010/1 | 4,113 | 2.312 | 4,166 | 1.965 |
| 2010/2 | 4,235 | 2.596 | 4,229 | 1.958 |
| 2010/3 | 5,302 | 3.328 | 4,480 | 1.883 |
| 2010/4 | 5,432 | 3.287 | 4,820 | 1.828 |
| 2011/1 | 7,056 | 3.098 | 4,667 | 1.811 |
| 2011/2 | 9,075 | 2.573 | 4,618 | 1.800 |
| 2011/3 | 8,716 | 1.922 | 4,709 | 1.795 |
| 2011/4 | 9,284 | 1.935 | 4,535 | 1.801 |
| 2012/1 | 6,525 | 1.996 | 4,658 | 1.793 |
| 2012/2 | 5,169 | 1.994 | 4,671 | 1.755 |
| 2012/3 | 3,799 | 2.079 | 4,812 | 1.687 |
| 2012/4 | 4,023 | 1.689 | 4,982 | 1.661 |
| 2013/1 | 6,146 | 1.703 | 5,104 | 1.601 |
| 2013/2 | 5,977 | 1.849 | 5,244 | 1.556 |
| 2013/3 | 6,474 | 1.701 | 5,043 | 1.557 |
| 2013/4 | 7,625 | 1.682 | 5,081 | 1.540 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Loss Trending Data
Non-Weather, With Losses Capped at \$30,000
Condominiums / HO-6 (NC), Comprehensive Condominiums

| Four Quarters Ending | Arkansas | | Countrywide | |
|----------------------|-------------------|-----------------------------|-------------------|-----------------------------|
| | Average Paid Cost | Paid Frequency (per 100) | Average Paid Cost | Paid Frequency (per 100) |
| 2008/1 | 9,016 | 2.888 | 4,439 | 2.574 |
| 2008/2 | 7,966 | 1.455 | 4,385 | 2.545 |
| 2008/3 | 6,109 | 2.214 | 4,302 | 2.629 |
| 2008/4 | 5,295 | 2.264 | 4,398 | 2.592 |
| 2009/1 | 3,907 | 3.089 | 4,177 | 2.718 |
| 2009/2 | 3,704 | 3.557 | 4,264 | 2.720 |
| 2009/3 | 4,029 | 3.629 | 4,371 | 2.740 |
| 2009/4 | 4,887 | 4.490 | 4,456 | 2.811 |
| 2010/1 | 5,157 | 3.734 | 4,707 | 2.670 |
| 2010/2 | 4,366 | 3.782 | 4,749 | 2.673 |
| 2010/3 | 5,643 | 3.814 | 5,154 | 2.611 |
| 2010/4 | 5,645 | 3.433 | 5,403 | 2.575 |
| 2011/1 | 7,996 | 3.030 | 5,400 | 2.490 |
| 2011/2 | 8,313 | 3.463 | 5,680 | 2.467 |
| 2011/3 | 5,690 | 3.493 | 5,431 | 2.531 |
| 2011/4 | 6,653 | 3.913 | 5,222 | 2.560 |
| 2012/1 | 5,934 | 3.478 | 5,197 | 2.699 |
| 2012/2 | 3,951 | 3.509 | 5,235 | 2.697 |
| 2012/3 | 8,340 | 3.070 | 5,387 | 2.576 |
| 2012/4 | 10,454 | 1.304 | 5,868 | 2.470 |
| 2013/1 | 5,371 | 2.575 | 6,373 | 2.415 |
| 2013/2 | 10,149 | 1.695 | 6,750 | 2.402 |
| 2013/3 | 15,859 | 1.266 | 7,146 | 2.449 |
| 2013/4 | 19,639 | 1.277 | 7,103 | 2.518 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Loss Development for the Accident Year Ending September 30, 2013
With 5 Quarters of Development as of December 31, 2013
Basic / HO1, Extended / HO2, Elite / HO3, Golden Blanket / HO5, Market Value, Market Value Plus

Non-Weather Non-Liability Incurred Losses

Incurred Cost (No Supp) + DCC Expense Amount, Excluding Claims Over \$250,000

| Accident Year Ending | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|
| 2003/3 | 5,811,239 | 5,140,291 | 5,173,781 | 5,269,228 | 5,299,592 | 5,403,819 | 5,405,694 | 5,409,085 | 5,420,702 | 5,365,892 | 5,366,852 |
| 2004/3 | 3,653,471 | 3,710,159 | 3,708,109 | 3,764,742 | 3,763,506 | 3,762,354 | 3,761,693 | 3,768,397 | 3,760,397 | 3,760,397 | |
| 2005/3 | 4,083,153 | 4,029,650 | 3,995,885 | 3,996,396 | 3,981,772 | 3,980,642 | 3,980,642 | 3,980,562 | 3,980,562 | | |
| 2006/3 | 6,630,836 | 6,126,070 | 5,762,587 | 5,763,274 | 5,763,274 | 5,777,141 | 5,777,322 | 5,777,322 | | | |
| 2007/3 | 5,432,080 | 5,489,722 | 5,460,777 | 5,466,213 | 5,457,654 | 5,482,605 | 5,393,965 | | | | |
| 2008/3 | 5,347,908 | 5,140,269 | 5,140,858 | 5,162,443 | 5,162,443 | | | | | | |
| 2009/3 | 6,838,867 | 6,435,935 | 6,432,523 | 6,431,668 | 6,431,668 | | | | | | |
| 2010/3 | 6,229,962 | 6,081,087 | 6,073,962 | 6,064,380 | | | | | | | |
| 2011/3 | 5,705,537 | 5,573,972 | 5,279,577 | | | | | | | | |
| 2012/3 | 6,279,212 | 6,055,666 | | | | | | | | | |
| 2013/3 | 4,783,114 | | | | | | | | | | |

Age-to-Age Development Factors

| Accident Year Ending | 15-27 | 27-39 | 39-51 | 51-63 | 63-75 | 75-87 | 87-99 | 99-111 | 111-123 | 123-135 |
|----------------------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|
| 2003/3 | 0.8845 | 1.0065 | 1.0184 | 1.0058 | 1.0197 | 1.0003 | 1.0006 | 1.0021 | 0.9899 | 1.0002 |
| 2004/3 | 1.0155 | 0.9994 | 1.0153 | 0.9997 | 0.9997 | 0.9998 | 1.0018 | 0.9979 | 1.0000 | |
| 2005/3 | 0.9869 | 0.9916 | 1.0001 | 0.9963 | 0.9997 | 1.0000 | 1.0000 | 1.0000 | | |
| 2006/3 | 0.9239 | 0.9407 | 1.0001 | 1.0000 | 1.0024 | 1.0000 | 1.0000 | | | |
| 2007/3 | 1.0106 | 0.9947 | 1.0010 | 0.9984 | 1.0046 | 0.9838 | | | | |
| 2008/3 | 0.9612 | 1.0001 | 1.0042 | 1.0000 | 1.0000 | | | | | |
| 2009/3 | 0.9411 | 0.9995 | 0.9999 | 1.0000 | | | | | | |
| 2010/3 | 0.9761 | 0.9988 | 0.9984 | | | | | | | |
| 2011/3 | 0.9769 | 0.9472 | | | | | | | | |
| 2012/3 | 0.9644 | | | | | | | | | |

| | | | | | | | | | | | |
|------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------------|
| Selected | 0.9672 | 0.9977 | 1.0003 | 0.9995 | 1.0007 | 0.9999 | 1.0006 | 1.0000 | 0.9950 | 1.0002 | Tail Factor |
| Age-to-Ult | 0.9613 | 0.9939 | 0.9962 | 0.9959 | 0.9964 | 0.9957 | 0.9958 | 0.9952 | 0.9952 | 1.0002 | 1.0000 |

Summary Results Based on Selected Development Factors

| Accident Year Ending | Losses as of 12/31/2013 | Age-to-Ult Factor | Losses Not Developed | Ultimate Losses |
|----------------------|-------------------------|-------------------|----------------------|-----------------|
| 2003/3 | 5,366,852 | 1.0000 | 1,237,745 | 6,604,597 |
| 2004/3 | 3,760,397 | 1.0002 | 579,113 | 4,340,262 |
| 2005/3 | 3,980,562 | 0.9952 | 1,074,289 | 5,035,744 |
| 2006/3 | 5,777,322 | 0.9952 | 4,143,638 | 9,893,229 |
| 2007/3 | 5,393,965 | 0.9958 | 2,491,369 | 7,862,679 |
| 2008/3 | 5,162,443 | 0.9957 | 2,402,508 | 7,542,752 |
| 2009/3 | 6,431,668 | 0.9964 | 1,419,376 | 7,827,890 |
| 2010/3 | 6,064,380 | 0.9959 | 3,539,584 | 9,579,100 |
| 2011/3 | 5,279,577 | 0.9962 | 552,811 | 5,812,326 |
| 2012/3 | 6,055,666 | 0.9939 | 844,902 | 6,863,628 |
| 2013/3 | 4,783,114 | 0.9613 | 571,311 | 5,169,318 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Loss Development for the Accident Year Ending September 30, 2013
With 5 Quarters of Development as of December 31, 2013
Tenants / HO-4 (NC)

Non-Weather Non-Liability Incurred Losses

Incurred Cost (No Supp) + DCC Expense Amount, Excluding Claims Over \$60,000

| Accident Year Ending | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|
| 2003/3 | 140,964 | 137,117 | 138,895 | 146,248 | 155,083 | 155,083 | 155,083 | 155,083 | 155,083 | 155,083 | 155,083 |
| 2004/3 | 87,825 | 87,352 | 87,352 | 87,352 | 87,352 | 87,352 | 87,352 | 87,352 | 87,352 | 87,352 | |
| 2005/3 | 181,345 | 176,327 | 176,327 | 176,327 | 176,327 | 176,327 | 176,327 | 176,327 | 175,888 | 175,888 | |
| 2006/3 | 225,041 | 195,888 | 195,888 | 195,888 | 195,888 | 195,888 | 195,888 | 195,888 | 195,888 | 195,888 | |
| 2007/3 | 173,967 | 169,682 | 169,682 | 169,682 | 169,682 | 169,682 | 169,682 | 169,682 | | | |
| 2008/3 | 163,694 | 130,232 | 130,232 | 130,232 | 130,232 | 130,232 | | | | | |
| 2009/3 | 206,473 | 175,815 | 175,815 | 175,815 | 175,815 | | | | | | |
| 2010/3 | 454,386 | 459,911 | 455,325 | 491,250 | | | | | | | |
| 2011/3 | 289,809 | 261,036 | 261,036 | | | | | | | | |
| 2012/3 | 180,947 | 161,554 | | | | | | | | | |
| 2013/3 | 276,372 | | | | | | | | | | |

Age-to-Age Development Factors

| Accident Year Ending | 15-27 | 27-39 | 39-51 | 51-63 | 63-75 | 75-87 | 87-99 | 99-111 | 111-123 | 123-135 |
|----------------------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|
| 2003/3 | 0.9727 | 1.0130 | 1.0529 | 1.0604 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2004/3 | 0.9946 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| 2005/3 | 0.9723 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.9975 | 1.0000 | | |
| 2006/3 | 0.8705 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | |
| 2007/3 | 0.9754 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | |
| 2008/3 | 0.7956 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | | |
| 2009/3 | 0.8515 | 1.0000 | 1.0000 | 1.0000 | | | | | | |
| 2010/3 | 1.0122 | 0.9900 | 1.0789 | | | | | | | |
| 2011/3 | 0.9007 | 1.0000 | | | | | | | | |
| 2012/3 | 0.8928 | | | | | | | | | |

| | | | | | | | | | | | |
|------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------------|
| Selected | 0.8817 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.9994 | 1.0000 | 1.0000 | 1.0000 | Tail Factor |
| Age-to-Ult | 0.8812 | 0.9994 | 0.9994 | 0.9994 | 0.9994 | 0.9994 | 0.9994 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |

Summary Results Based on Selected Development Factors

| Accident Year Ending | Losses as of 12/31/2013 | Age-to-Ult Factor | Losses Not Developed | Ultimate Losses |
|----------------------|-------------------------|-------------------|----------------------|-----------------|
| 2003/3 | 155,083 | 1.0000 | - | 155,083 |
| 2004/3 | 87,352 | 1.0000 | - | 87,352 |
| 2005/3 | 175,888 | 1.0000 | 84,386 | 260,274 |
| 2006/3 | 195,888 | 1.0000 | - | 195,888 |
| 2007/3 | 169,682 | 0.9994 | - | 169,580 |
| 2008/3 | 130,232 | 0.9994 | - | 130,154 |
| 2009/3 | 175,815 | 0.9994 | 142,002 | 317,712 |
| 2010/3 | 491,250 | 0.9994 | - | 490,955 |
| 2011/3 | 261,036 | 0.9994 | - | 260,879 |
| 2012/3 | 161,554 | 0.9994 | - | 161,457 |
| 2013/3 | 276,372 | 0.8812 | - | 243,539 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Loss Development for the Accident Year Ending September 30, 2013
With 5 Quarters of Development as of December 31, 2013
Condominiums / HO-6 (NC), Comprehensive Condominiums

Non-Weather Non-Liability Incurred Losses

| Incurred Cost (No Supp) + DCC Expense Amount, Excluding Claims Over \$30,000 | | | | | | | | | | | |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|
| Accident Year Ending | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
| 2003/3 | 11,313 | 32,174 | 32,174 | 32,174 | 32,174 | 32,174 | 32,174 | 32,174 | 32,174 | 32,174 | 32,174 |
| 2004/3 | 23,540 | 25,167 | 25,167 | 25,167 | 25,167 | 25,167 | 25,167 | 25,167 | 25,166 | 25,166 | 25,166 |
| 2005/3 | 53,028 | 57,241 | 57,241 | 57,241 | 57,241 | 57,241 | 57,241 | 57,241 | 57,241 | 57,241 | 57,241 |
| 2006/3 | 10,293 | 10,293 | 10,293 | 10,293 | 10,293 | 10,293 | 10,293 | 10,293 | 10,293 | 10,293 | 10,293 |
| 2007/3 | 66,547 | 70,879 | 70,879 | 70,879 | 70,879 | 70,879 | 70,879 | 70,879 | 70,879 | 70,879 | 70,879 |
| 2008/3 | 38,761 | 37,880 | 37,880 | 37,880 | 37,880 | 37,880 | 37,880 | 37,880 | 37,880 | 37,880 | 37,880 |
| 2009/3 | 59,668 | 60,733 | 59,933 | 59,933 | 59,933 | 59,933 | 59,933 | 59,933 | 59,933 | 59,933 | 59,933 |
| 2010/3 | 59,805 | 61,418 | 54,918 | 54,918 | 54,918 | 54,918 | 54,918 | 54,918 | 54,918 | 54,918 | 54,918 |
| 2011/3 | 33,424 | 33,424 | 33,424 | 33,424 | 33,424 | 33,424 | 33,424 | 33,424 | 33,424 | 33,424 | 33,424 |
| 2012/3 | 54,313 | 51,503 | 51,503 | 51,503 | 51,503 | 51,503 | 51,503 | 51,503 | 51,503 | 51,503 | 51,503 |
| 2013/3 | 21,859 | 21,859 | 21,859 | 21,859 | 21,859 | 21,859 | 21,859 | 21,859 | 21,859 | 21,859 | 21,859 |

| Age-to-Age Development Factors | | | | | | | | | | |
|--------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|
| Accident Year Ending | 15-27 | 27-39 | 39-51 | 51-63 | 63-75 | 75-87 | 87-99 | 99-111 | 111-123 | 123-135 |
| 2003/3 | 2.8440 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2004/3 | 1.0691 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| 2005/3 | 1.0794 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | |
| 2006/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | |
| 2007/3 | 1.0651 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | |
| 2008/3 | 0.9773 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | | |
| 2009/3 | 1.0178 | 0.9868 | 1.0000 | 1.0000 | | | | | | |
| 2010/3 | 1.0270 | 0.8942 | 1.0000 | | | | | | | |
| 2011/3 | 1.0000 | 1.0000 | | | | | | | | |
| 2012/3 | 0.9483 | | | | | | | | | |

| | | | | | | | | | | | |
|------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------------|
| Selected | 0.9984 | 0.9956 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | Tail Factor |
| Age-to-Ult | 0.9940 | 0.9956 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |

Summary Results Based on Selected Development Factors

| Accident Year Ending | Losses as of 12/31/2013 | Age-to-Ult Factor | Losses Not Developed | Ultimate Losses |
|----------------------|-------------------------|-------------------|----------------------|-----------------|
| 2003/3 | 32,174 | 1.0000 | - | 32,174 |
| 2004/3 | 25,166 | 1.0000 | 64,159 | 89,325 |
| 2005/3 | 57,241 | 1.0000 | - | 57,241 |
| 2006/3 | 10,293 | 1.0000 | 201,494 | 211,787 |
| 2007/3 | 70,879 | 1.0000 | - | 70,879 |
| 2008/3 | 37,880 | 1.0000 | - | 37,880 |
| 2009/3 | 59,933 | 1.0000 | - | 59,933 |
| 2010/3 | 54,918 | 1.0000 | - | 54,918 |
| 2011/3 | 33,424 | 1.0000 | - | 33,424 |
| 2012/3 | 51,503 | 0.9956 | - | 51,276 |
| 2013/3 | 21,859 | 0.9940 | 75,000 | 96,728 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Loss Development for the Accident Year Ending September 30, 2013
With 5 Quarters of Development as of December 31, 2013
Basic / HO1, Extended / HO2, Elite / HO3, Golden Blanket / HO5, Market Value, Market Value Plus

Liability Incurred Losses

| Incurred Cost (No Supp) + DCC Expense Amount, Excluding Claims Over \$250,000 | | | | | | | | | | | |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|-------------------|-------------------|
| Accident Year Ending | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
| 2003/3 | 85,885 | 207,211 | 209,093 | 209,093 | 209,093 | 209,093 | 209,093 | 209,093 | 209,093 | 209,093 | 209,093 |
| 2004/3 | 156,854 | 139,261 | 285,427 | 295,485 | 300,785 | 309,124 | 214,274 | 214,274 | 214,274 | 214,274 | 214,274 |
| 2005/3 | 543,629 | 482,308 | 508,779 | 513,378 | 526,612 | 526,612 | 526,612 | 526,612 | 526,612 | 526,612 | 526,612 |
| 2006/3 | 387,174 | 382,395 | 506,464 | 497,106 | 400,006 | 401,094 | 401,094 | 401,094 | 401,094 | 401,094 | 401,094 |
| 2007/3 | 96,708 | 213,620 | 225,543 | 225,601 | 225,601 | 225,601 | 225,601 | 225,601 | 225,601 | 225,601 | 225,601 |
| 2008/3 | 822,074 | 324,038 | 329,826 | 331,376 | 331,376 | 331,376 | 331,376 | 331,376 | 331,376 | 331,376 | 331,376 |
| 2009/3 | 142,128 | 122,633 | 98,509 | 98,509 | 98,509 | 98,509 | 98,509 | 98,509 | 98,509 | 98,509 | 98,509 |
| 2010/3 | 202,692 | 145,692 | 135,692 | 138,602 | 138,602 | 138,602 | 138,602 | 138,602 | 138,602 | 138,602 | 138,602 |
| 2011/3 | 233,421 | 84,682 | 84,682 | 84,682 | 84,682 | 84,682 | 84,682 | 84,682 | 84,682 | 84,682 | 84,682 |
| 2012/3 | 201,095 | 197,790 | 197,790 | 197,790 | 197,790 | 197,790 | 197,790 | 197,790 | 197,790 | 197,790 | 197,790 |
| 2013/3 | 452,341 | 452,341 | 452,341 | 452,341 | 452,341 | 452,341 | 452,341 | 452,341 | 452,341 | 452,341 | 452,341 |

| Age-to-Age Development Factors | | | | | | | | | | |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|----------------|----------------|
| Accident Year Ending | 15-27 | 27-39 | 39-51 | 51-63 | 63-75 | 75-87 | 87-99 | 99-111 | 111-123 | 123-135 |
| 2003/3 | 2.4127 | 1.0091 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2004/3 | 0.8878 | 2.0496 | 1.0352 | 1.0179 | 1.0277 | 0.6932 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2005/3 | 0.8872 | 1.0549 | 1.0090 | 1.0258 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2006/3 | 0.9877 | 1.3245 | 0.9815 | 0.8047 | 1.0027 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2007/3 | 2.2089 | 1.0558 | 1.0003 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2008/3 | 0.3942 | 1.0179 | 1.0047 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2009/3 | 0.8628 | 0.8033 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2010/3 | 0.7188 | 0.9314 | 1.0214 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2011/3 | 0.3628 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2012/3 | 0.9836 | 0.9836 | 0.9836 | 0.9836 | 0.9836 | 0.9836 | 0.9836 | 0.9836 | 0.9836 | 0.9836 |
| Selected | 0.8880 | 0.9831 | 1.0017 | 1.0000 | 1.0009 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Age-to-Ult | 0.8753 | 0.9857 | 1.0026 | 1.0009 | 1.0009 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |

Summary Results Based on Selected Development Factors

| Accident Year Ending | Losses as of 12/31/2013 | Age-to-Ult Factor | Losses Not Developed | Ultimate Losses |
|-----------------------------|--------------------------------|--------------------------|-----------------------------|------------------------|
| 2003/3 | 209,093 | 1.0000 | - | 209,093 |
| 2004/3 | 214,274 | 1.0000 | - | 214,274 |
| 2005/3 | 526,612 | 1.0000 | - | 526,612 |
| 2006/3 | 401,094 | 1.0000 | - | 401,094 |
| 2007/3 | 225,601 | 1.0000 | 601,108 | 826,709 |
| 2008/3 | 331,376 | 1.0000 | - | 331,376 |
| 2009/3 | 98,509 | 1.0009 | - | 98,598 |
| 2010/3 | 138,602 | 1.0009 | 309,516 | 448,243 |
| 2011/3 | 84,682 | 1.0026 | 300,001 | 384,903 |
| 2012/3 | 197,790 | 0.9857 | - | 194,962 |
| 2013/3 | 452,341 | 0.8753 | - | 395,934 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Loss Development for the Accident Year Ending September 30, 2013
With 5 Quarters of Development as of December 31, 2013
Tenants / HO-4 (NC)

Liability Incurred Losses

| Incurred Cost (No Supp) + DCC Expense Amount, Excluding Claims Over \$60,000 | | | | | | | | | | | |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|-------------------|-------------------|
| Accident Year Ending | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
| 2003/3 | 1,152 | 1,152 | 1,151 | 1,152 | 1,152 | 1,152 | 1,152 | 1,152 | 1,152 | 1,152 | 1,152 |
| 2004/3 | 4,101 | 4,101 | 4,101 | 4,101 | 4,101 | 4,101 | 4,101 | 4,101 | 4,101 | 4,101 | |
| 2005/3 | 15,681 | 15,681 | 15,681 | 15,681 | 15,681 | 15,681 | 15,681 | 15,681 | 15,681 | | |
| 2006/3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| 2007/3 | 19,534 | 19,534 | 19,534 | 19,534 | 19,534 | 19,534 | 19,534 | | | | |
| 2008/3 | 2,808 | 2,808 | 2,808 | 2,808 | 2,808 | 2,808 | | | | | |
| 2009/3 | 0 | 0 | 0 | 0 | 0 | | | | | | |
| 2010/3 | 16,000 | 40,990 | 50,361 | 49,361 | | | | | | | |
| 2011/3 | 0 | 0 | 0 | | | | | | | | |
| 2012/3 | 54,799 | 55,478 | | | | | | | | | |
| 2013/3 | 17,000 | | | | | | | | | | |

| Age-to-Age Development Factors | | | | | | | | | |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|----------------|
| Accident Year Ending | 15-27 | 27-39 | 39-51 | 51-63 | 63-75 | 75-87 | 87-99 | 99-111 | 111-123 |
| 2003/3 | 1.0000 | 0.9991 | 1.0009 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2004/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2005/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | |
| 2006/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | |
| 2007/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | |
| 2008/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | |
| 2009/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | | |
| 2010/3 | 2.5619 | 1.2286 | 0.9801 | | | | | | |
| 2011/3 | 1.0000 | 1.0000 | | | | | | | |
| 2012/3 | 1.0124 | | | | | | | | |

| | | | | | | | | | | | |
|------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------------|
| Selected | 1.0041 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | Tail Factor |
| Age-to-Ult | 1.0041 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |

Summary Results Based on Selected Development Factors

| Accident Year Ending | Losses as of 12/31/2013 | Age-to-Ult Factor | Losses Not Developed | Ultimate Losses |
|-----------------------------|--------------------------------|--------------------------|-----------------------------|------------------------|
| 2003/3 | 1,152 | 1.0000 | 75,251 | 76,403 |
| 2004/3 | 4,101 | 1.0000 | - | 4,101 |
| 2005/3 | 15,681 | 1.0000 | - | 15,681 |
| 2006/3 | - | 1.0000 | - | - |
| 2007/3 | 19,534 | 1.0000 | - | 19,534 |
| 2008/3 | 2,808 | 1.0000 | - | 2,808 |
| 2009/3 | - | 1.0000 | - | - |
| 2010/3 | 49,361 | 1.0000 | - | 49,361 |
| 2011/3 | - | 1.0000 | - | - |
| 2012/3 | 55,478 | 1.0000 | - | 55,478 |
| 2013/3 | 17,000 | 1.0041 | - | 17,070 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Loss Development for the Accident Year Ending September 30, 2013
With 5 Quarters of Development as of December 31, 2013
Condominiums / HO-6 (NC), Comprehensive Condominiums

Liability Incurred Losses

Incurred Cost (No Supp) + DCC Expense Amount, Excluding Claims Over \$30,000

| Accident Year Ending | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months | 75 Months | 87 Months | 99 Months | 111 Months | 123 Months | 135 Months |
|----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|
| 2003/3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2004/3 | 550 | 550 | 550 | 550 | 550 | 550 | 550 | 550 | 550 | 550 | 550 |
| 2005/3 | 1,104 | 1,104 | 1,104 | 1,104 | 1,104 | 1,104 | 1,104 | 1,104 | 1,104 | 1,104 | 1,104 |
| 2006/3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2007/3 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 |
| 2008/3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2009/3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2010/3 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 |
| 2011/3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2012/3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2013/3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Age-to-Age Development Factors

| Accident Year Ending | 15-27 | 27-39 | 39-51 | 51-63 | 63-75 | 75-87 | 87-99 | 99-111 | 111-123 | 123-135 |
|----------------------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|
| 2003/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2004/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2005/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2006/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2007/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2008/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2009/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2010/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2011/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 2012/3 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |

| | | | | | | | | | | | |
|------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------------|
| Selected | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | Tail Factor |
| Age-to-Ult | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |

Summary Results Based on Selected Development Factors

| Accident Year Ending | Losses as of 12/31/2013 | Age-to-Ult Factor | Losses Not Developed | Ultimate Losses |
|----------------------|-------------------------|-------------------|----------------------|-----------------|
| 2003/3 | - | 1.0000 | - | - |
| 2004/3 | 550 | 1.0000 | - | 550 |
| 2005/3 | 1,104 | 1.0000 | - | 1,104 |
| 2006/3 | - | 1.0000 | - | - |
| 2007/3 | 148 | 1.0000 | - | 148 |
| 2008/3 | - | 1.0000 | - | - |
| 2009/3 | - | 1.0000 | - | - |
| 2010/3 | 2,000 | 1.0000 | - | 2,000 |
| 2011/3 | - | 1.0000 | - | - |
| 2012/3 | - | 1.0000 | - | - |
| 2013/3 | - | 1.0000 | - | - |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Indicated Earthquake Rate-Level Change Assumed Effective September 30, 2014
Basic / HO1, Extended / HO2, Elite / HO3, Golden Blanket / HO5, Market Value, Market Value Plus

| Fiscal Calendar Year Ending | 2009/4 | 2010/4 | 2011/4 | 2012/4 | 2013/4 | Total |
|--|---------------|---------------|---------------|---------------|---------------|--------------|
| <u>Earthquake Premium</u> | | | | | | |
| Earned Exposures | 5,713 | 5,420 | 5,605 | 5,733 | 5,577 | 28,048 |
| Adjusted Earned Premium | 1,060,733 | 1,018,782 | 1,012,078 | 983,383 | 910,352 | 4,985,328 |
| Selected Retrospective Premium Trend | -3.7% | -4.6% | -4.7% | -4.8% | 0.0% | |
| Selected Prospective Premium Trend | -6.0% | -6.0% | -6.0% | -6.0% | -6.0% | |
| Premium Projection Factor | 0.745 | 0.752 | 0.786 | 0.825 | 0.867 | |
| Projected Adjusted Earned Premium | 790,420 | 766,190 | 795,848 | 811,474 | 788,857 | 3,952,789 |
| <u>Earthquake Model Losses</u> | | | | | | |
| Amount of Insurance Years (000's) | 1,082,759 | 1,055,388 | 1,106,316 | 1,153,651 | 1,145,693 | |
| Selected Retrospective Amount of Insurance Trend | 1.8% | 1.8% | 1.9% | 2.1% | 0.0% | |
| Selected Prospective Amount of Insurance Trend | 2.7% | 2.7% | 2.7% | 2.7% | 2.7% | |
| Amount of Insurance Projection Factor | 1.142 | 1.124 | 1.105 | 1.086 | 1.064 | |
| Projected Average Amount of Insurance (000's) | 1,236,392 | 1,185,950 | 1,222,339 | 1,252,773 | 1,218,582 | |
| Estimated Losses Per \$1,000 AOI Based on Earthquake Model Results | 0.63 | 0.63 | 0.63 | 0.63 | 0.63 | |
| DCC Expense Ratio to Loss | 1.8% | 1.8% | 1.8% | 1.8% | 1.8% | |
| Projected Earthquake Losses and DCC Expense | 795,905 | 763,433 | 786,859 | 806,450 | 784,440 | 3,937,086 |
| <u>Earthquake Fixed Expenses</u> | | | | | | |
| Estimated General and Other Acquisition Expenses | 61,653 | 59,763 | 62,076 | 63,295 | 61,531 | 308,318 |
| Adjusting and Other Loss Adjustment Expenses | 57,701 | 55,932 | 58,097 | 59,238 | 57,587 | 288,554 |
| Total Fixed Expenses | 119,353 | 115,695 | 120,173 | 122,533 | 119,117 | 596,871 |
| <u>Earthquake Indication</u> | | | | | | |
| Projected Earthquake Losses, DCC and Fixed Expenses | 915,258 | 879,128 | 907,032 | 928,982 | 903,557 | 4,533,957 |
| Permissible Loss Ratio | 51.4% | 51.4% | 51.4% | 51.4% | 51.4% | 51.4% |
| Required Premium | 1,780,657 | 1,710,366 | 1,764,653 | 1,807,359 | 1,757,893 | 8,820,928 |
| Indicated Rate Level Change | 125.3% | 123.2% | 121.7% | 122.7% | 122.8% | 123.2% |
| Reinsurance Charge | 85.7% | 85.7% | 85.7% | 85.7% | 85.7% | 85.7% |
| Required Premium Including Reinsurance Charge | 2,588,035 | 2,492,994 | 2,577,575 | 2,636,243 | 2,563,675 | 12,858,521 |
| Indicated Rate Level Change Including Reinsurance Charge | 227.4% | 225.4% | 223.9% | 224.9% | 225.0% | 225.3% |

**Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Indicated Earthquake Rate-Level Change Assumed Effective September 30, 2014
Tenants / HO-4 (NC)**

| Fiscal Calendar Year Ending | 2009/4 | 2010/4 | 2011/4 | 2012/4 | 2013/4 | Total |
|--|---------------|---------------|---------------|---------------|---------------|--------------|
| <u>Earthquake Premium</u> | | | | | | |
| Earned Exposures | 251 | 207 | 235 | 231 | 194 | 1,117 |
| Adjusted Earned Premium | 6,969 | 5,528 | 5,456 | 5,069 | 3,864 | 26,886 |
| Selected Retrospective Premium Trend | -8.6% | -9.0% | -7.7% | -9.0% | 0.0% | |
| Selected Prospective Premium Trend | -7.0% | -7.0% | -7.0% | -7.0% | -7.0% | |
| Premium Projection Factor | 0.590 | 0.636 | 0.720 | 0.770 | 0.845 | |
| Projected Adjusted Earned Premium | 4,115 | 3,517 | 3,926 | 3,901 | 3,266 | 18,725 |
| <u>Earthquake Model Losses</u> | | | | | | |
| Amount of Insurance Years (000's) | 1,031 | 7,466 | 7,929 | 7,362 | 6,436 | |
| Selected Retrospective Amount of Insurance Trend | 28.7% | -4.6% | -4.0% | 3.4% | 0.0% | |
| Selected Prospective Amount of Insurance Trend | 20.0% | 20.0% | 20.0% | 20.0% | 20.0% | |
| Amount of Insurance Projection Factor | 4.188 | 1.322 | 1.404 | 1.577 | 1.525 | |
| Projected Average Amount of Insurance (000's) | 4,317 | 9,873 | 11,134 | 11,610 | 9,815 | |
| Estimated Losses Per \$1,000 AOI Based on Earthquake Model Results | 0.44 | 0.44 | 0.44 | 0.44 | 0.44 | |
| DCC Expense Ratio to Loss | 1.8% | 1.8% | 1.8% | 1.8% | 1.8% | |
| Projected Earthquake Losses and DCC Expense | 1,945 | 4,448 | 5,016 | 5,231 | 4,422 | 21,061 |
| <u>Earthquake Fixed Expenses</u> | | | | | | |
| Estimated General and Other Acquisition Expenses | 638 | 545 | 609 | 605 | 506 | 2,902 |
| Adjusting and Other Loss Adjustment Expenses | 267 | 229 | 255 | 254 | 212 | 1,217 |
| Total Fixed Expenses | 905 | 774 | 864 | 858 | 719 | 4,120 |
| <u>Earthquake Indication</u> | | | | | | |
| Projected Earthquake Losses, DCC and Fixed Expenses | 2,850 | 5,222 | 5,880 | 6,089 | 5,141 | 25,181 |
| Permissible Loss Ratio | 51.4% | 51.4% | 51.4% | 51.4% | 51.4% | 51.4% |
| Required Premium | 5,545 | 10,159 | 11,439 | 11,846 | 10,001 | 48,990 |
| Indicated Rate Level Change | 34.7% | 188.9% | 191.4% | 203.7% | 206.2% | 161.6% |
| Reinsurance Charge | 85.7% | 85.7% | 85.7% | 85.7% | 85.7% | 85.7% |
| Required Premium Including Reinsurance Charge | 9,749 | 13,751 | 15,449 | 15,830 | 13,338 | 68,117 |
| Indicated Rate Level Change Including Reinsurance Charge | 136.9% | 291.0% | 293.5% | 305.8% | 308.3% | 263.8% |

**Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Determination of Indicated Earthquake Rate-Level Change Assumed Effective September 30, 2014
Condominiums / HO-6 (NC), Comprehensive Condominiums**

| Fiscal Calendar Year Ending | 2009/4 | 2010/4 | 2011/4 | 2012/4 | 2013/4 | Total |
|--|---------------|---------------|---------------|---------------|---------------|--------------|
| <u>Earthquake Premium</u> | | | | | | |
| Earned Exposures | 63 | 60 | 57 | 55 | 54 | 290 |
| Adjusted Earned Premium | 4,139 | 3,872 | 3,436 | 3,324 | 3,108 | 17,879 |
| Selected Retrospective Premium Trend | -3.1% | -2.6% | -1.7% | -5.9% | 0.0% | |
| Selected Prospective Premium Trend | -7.0% | -7.0% | -7.0% | -7.0% | -7.0% | |
| Premium Projection Factor | 0.744 | 0.781 | 0.817 | 0.795 | 0.845 | |
| Projected Adjusted Earned Premium | 3,080 | 3,024 | 2,807 | 2,643 | 2,627 | 14,182 |
| <u>Earthquake Model Losses</u> | | | | | | |
| Amount of Insurance Years (000's) | 2,580 | 4,784 | 4,528 | 4,178 | 4,475 | |
| Selected Retrospective Amount of Insurance Trend | 10.7% | -0.2% | 0.1% | 7.2% | 0.0% | |
| Selected Prospective Amount of Insurance Trend | 5.0% | 5.0% | 5.0% | 5.0% | 5.0% | |
| Amount of Insurance Projection Factor | 1.680 | 1.114 | 1.121 | 1.200 | 1.120 | |
| Projected Average Amount of Insurance (000's) | 4,333 | 5,331 | 5,077 | 5,014 | 5,010 | |
| Estimated Losses Per \$1,000 AOI Based on Earthquake Model Results | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | |
| DCC Expense Ratio to Loss | 1.8% | 1.8% | 1.8% | 1.8% | 1.8% | |
| Projected Earthquake Losses and DCC Expense | 2,226 | 2,739 | 2,609 | 2,577 | 2,574 | 12,725 |
| <u>Earthquake Fixed Expenses</u> | | | | | | |
| Estimated General and Other Acquisition Expenses | 625 | 614 | 570 | 537 | 533 | 2,879 |
| Adjusting and Other Loss Adjustment Expenses | 182 | 178 | 166 | 156 | 155 | 837 |
| Total Fixed Expenses | 807 | 792 | 736 | 693 | 688 | 3,716 |
| <u>Earthquake Indication</u> | | | | | | |
| Projected Earthquake Losses, DCC and Fixed Expenses | 3,033 | 3,532 | 3,344 | 3,269 | 3,263 | 16,441 |
| Permissible Loss Ratio | 51.4% | 51.4% | 51.4% | 51.4% | 51.4% | 51.4% |
| Required Premium | 5,901 | 6,871 | 6,506 | 6,360 | 6,348 | 31,987 |
| Indicated Rate Level Change | 91.6% | 127.2% | 131.7% | 140.6% | 141.6% | 125.5% |
| Reinsurance Charge | 85.7% | 85.7% | 85.7% | 85.7% | 85.7% | 85.7% |
| Required Premium Including Reinsurance Charge | 9,048 | 9,959 | 9,374 | 9,060 | 9,032 | 46,473 |
| Indicated Rate Level Change Including Reinsurance Charge | 193.7% | 229.4% | 233.9% | 242.8% | 243.8% | 227.7% |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Base Rate Effect Summary
Proposed Effective Date: October 23, 2014

| Description | Homeowners | Tenants | Condominiums |
|--------------------|-------------------|----------------|---------------------|
| Current Base Rate | 2,291.78 | 197.94 | 327.88 |
| Base Rate Change | 7.0% | 1.2% | 1.7% |
| Protection Class | -0.7% | 0.0% | 0.0% |
| Proposed Base Rate | 2,468.99 | 200.32 | 333.45 |

**Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Better Roof Replacement Endorsement
Proposed Effective Date: October 23, 2014**

Better Roof Replacement
Endorsement H 6193

HOMEOWNER POLICIES ONLY.

For purposes of this rule, this coverage allows for upgrading a roof to fortified standards upon a roof replacement claim on Coverage A – Dwelling and Coverage B – Other Structures. If an event results in a recommendation by the Claims Organization to replace the roof, coverage will be provided to pay the difference between a standard roof replacement and one replaced with these fortified standards:

- * Re-nail existing roof deck using 8d ring shank nails placed at maximum 6" on-center spacing for edge and field nailing.
- * Self adhering polymer modified bitumen flashing tape at least 4-inches wide applied directly to the roof deck to seal horizontal and vertical joints in the roof deck.
- * The specific underlayment should be a code compliant 30# ASTM D226, Type II underlayment. This is a high quality, 30 pound felt paper.
- * The shingle will have two standards, one for wind and one for impact resistance (hail). The wind standard should be an ASTM D3161 (Class F) or ASTM D7158(Class G or H). The impact resistance standard should be a UL2218 Class 4.

Policies with wind/hail coverage excluded are not eligible to purchase this endorsement.

Refer to the Rate Supplement.

Better Roof Replacement
Endorsement H 6193
Effective 10-23-14

HOMEOWNERS POLICIES ONLY

Factor
1.064

**Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
ISO Public Protection Class
Proposed Effective Date: October 23, 2014**

Protection Classification Information

Protection Classification

Insurance Services Office (ISO) establishes general classifications applying to all areas within limits of municipalities and recognized boundaries of protected area fire districts, protected unincorporated communities and rural areas.

The public protection classification listings range from 1 to 10, listings with 1 representing the best protection available and 9 representing only minimum protection. Areas with a listing of class 10 and areas not listed have no recognized public protection.

These classifications are assigned based on the fire protection district in which the risk is located.

To rate each risk, determine the protection class from the ISO Community Mitigation Classification Manual:

| | | |
|---------------------------------|--|--|
| SINGLE PROTECTION CLASS: | Use the Protection Class listed in the PPC pages. | |
| SPLIT PROTECTION CLASS: | MILES FROM FIRE STATION FEET FROM HYDRANT | PROTECTION CLASS |
| | WITHIN 5 MILES WITHIN 1000 FEET | The 1 st listed numeric classification designator applies (e.g. 6/6X, 6/6Y, or 6/10, use Class 6). |
| | WITHIN 5 MILES OVER 1000 FEET | The 2 nd listed classification designator associated with #X or #Y applies (e.g. for 6/6X, use 6X, for 6/6Y, use Class 6Y). |
| | OVER 5 BUT LESS THAN 7 ROAD MILES AND WITH A CREDIBLE WATER SOURCE WITHIN 1000'. | Classification 10W applies. |

Class 10 applies to all areas not listed.

NOTE: The Declarations will display the distance, in miles, from the primary responding fire department as indicated on the policy.

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
ISO Public Protection Class
Proposed Effective Date: October 23, 2014

Current
Homeowners

| Protection Class | | All Territories | |
|------------------|-------|-----------------|-------|
| | MAS | FRM | MSV |
| 1 | 0.950 | 1.044 | 0.950 |
| 2 | 1.000 | 1.099 | 1.000 |
| 3 | 1.000 | 1.099 | 1.000 |
| 4 | 1.041 | 1.177 | 1.041 |
| 5 | 1.041 | 1.177 | 1.041 |
| 6 | 1.177 | 1.311 | 1.177 |
| 7 | 1.231 | 1.402 | 1.231 |
| 8 | 1.388 | 1.486 | 1.388 |
| 9 | 1.838 | 1.573 | 1.838 |
| 10 | 3.097 | 3.794 | 3.097 |

Proposed
Homeowners

| Protection Class | | All Territories | |
|------------------|-------|-----------------|-------|
| | MAS | FRM | MSV |
| 1 | 0.950 | 1.044 | 0.950 |
| 2 | 1.000 | 1.099 | 1.000 |
| 3 | 1.000 | 1.099 | 1.000 |
| 4 | 1.041 | 1.177 | 1.041 |
| 5 | 1.041 | 1.177 | 1.041 |
| 6 | 1.177 | 1.311 | 1.177 |
| 7 | 1.231 | 1.402 | 1.231 |
| 8 | 1.388 | 1.486 | 1.388 |
| 1Y-8Y | 1.416 | 1.573 | 1.416 |
| 8B | 1.416 | 1.573 | 1.416 |
| 1X-8X | 1.416 | 1.573 | 1.416 |
| 9 | 1.416 | 1.573 | 1.416 |
| 10 | 3.097 | 3.794 | 3.097 |
| 10W | 3.097 | 3.794 | 3.097 |

Current
Tenants

| Protection Class | Entire State | |
|---------------------|--------------|-----------|
| | 1-4 | All other |
| 1 | 1.000 | 1.000 |
| 2 | 1.000 | 1.000 |
| 3 | 1.000 | 1.000 |
| 4 | 1.000 | 1.000 |
| 5 | 1.095 | 1.095 |
| 6 | 1.095 | 1.095 |
| 7 | 1.248 | 1.248 |
| 8 | 1.248 | 1.248 |
| 9 | 1.600 | 1.600 |
| 10 | 1.600 | 1.600 |

Proposed
Tenants

| Protection Class | Entire State | |
|---------------------|--------------|-----------|
| | 1-4 | All other |
| 1 | 1.000 | 1.000 |
| 2 | 1.000 | 1.000 |
| 3 | 1.000 | 1.000 |
| 4 | 1.000 | 1.000 |
| 5 | 1.095 | 1.095 |
| 6 | 1.095 | 1.095 |
| 7 | 1.248 | 1.248 |
| 8 | 1.248 | 1.248 |
| 1Y-8Y | 1.600 | 1.600 |
| 8B | 1.600 | 1.600 |
| 1X-8X | 1.600 | 1.600 |
| 9 | 1.600 | 1.600 |
| 10 | 1.600 | 1.600 |
| 10W | 1.600 | 1.600 |

Current
Condominiums

| Protection Class | Entire State | |
|---------------------|--------------|-----------|
| | 1-4 | All other |
| 1 | 0.950 | 0.950 |
| 2 | 1.000 | 1.000 |
| 3 | 1.000 | 1.000 |
| 4 | 1.000 | 1.000 |
| 5 | 1.100 | 1.100 |
| 6 | 1.100 | 1.100 |
| 7 | 1.100 | 1.100 |
| 8 | 1.100 | 1.100 |
| 9 | 1.592 | 1.592 |
| 10 | 1.592 | 1.592 |

Proposed
Condominiums

| Protection Class | Entire State | |
|---------------------|--------------|-----------|
| | 1-4 | All other |
| 1 | 0.950 | 0.950 |
| 2 | 1.000 | 1.000 |
| 3 | 1.000 | 1.000 |
| 4 | 1.000 | 1.000 |
| 5 | 1.100 | 1.100 |
| 6 | 1.100 | 1.100 |
| 7 | 1.100 | 1.100 |
| 8 | 1.100 | 1.100 |
| 1Y-8Y | 1.592 | 1.592 |
| 8B | 1.592 | 1.592 |
| 1X-8X | 1.592 | 1.592 |
| 9 | 1.592 | 1.592 |
| 10 | 1.592 | 1.592 |
| 10W | 1.592 | 1.592 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
ISO Public Protection Class Income Effect
Proposed Effective Date: October 23, 2014

Homeowners

| Row Labels | Sum of Current Rerated Premium | Sum of Proposed Premium | Change |
|--------------------|--------------------------------|-------------------------|--------------|
| 1FRM | \$ 67,383.00 | \$ 67,383.00 | 0.0% |
| 1MAS | \$ 43,508.00 | \$ 43,508.00 | 0.0% |
| 2FRM | \$ 2,680,929.00 | \$ 2,680,929.00 | 0.0% |
| 2MAS | \$ 5,244,230.00 | \$ 5,244,230.00 | 0.0% |
| 3FRM | \$ 2,518,914.00 | \$ 2,518,914.00 | 0.0% |
| 3MAS | \$ 4,381,857.00 | \$ 4,381,857.00 | 0.0% |
| 4FRM | \$ 1,172,742.00 | \$ 1,172,742.00 | 0.0% |
| 4MAS | \$ 1,601,843.00 | \$ 1,601,843.00 | 0.0% |
| 5FRM | \$ 1,221,290.00 | \$ 1,221,290.00 | 0.0% |
| 5MAS | \$ 1,264,714.00 | \$ 1,264,714.00 | 0.0% |
| 6FRM | \$ 1,429,516.00 | \$ 1,429,516.00 | 0.0% |
| 6MAS | \$ 1,253,935.00 | \$ 1,253,935.00 | 0.0% |
| 7FRM | \$ 523,413.00 | \$ 523,413.00 | 0.0% |
| 7MAS | \$ 526,624.00 | \$ 526,624.00 | 0.0% |
| 8FRM | \$ 59,181.00 | \$ 59,181.00 | 0.0% |
| 8MAS | \$ 106,446.00 | \$ 106,446.00 | 0.0% |
| 9FRM | \$ 902,462.00 | \$ 902,462.00 | 0.0% |
| 9MAS | \$ 759,679.00 | \$ 585,134.69 | -23.0% |
| 10FRM | \$ 5,689.00 | \$ 5,689.00 | 0.0% |
| 10MAS | \$ 33,496.00 | \$ 33,496.00 | 0.0% |
| Grand Total | \$ 25,797,851.00 | \$ 25,623,306.69 | -0.7% |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Other Structures - Increased Limits
Proposed Effective Date: October 23, 2014

Additional limits on specific Other Structures may be provided at an annual rate per \$1,000 shown below.

Current

| Protection Class | Rate |
|------------------|--------|
| 1 – 8 | \$2.70 |
| 9 – 11 | 4.50 |

Proposed

| Protection Class | Rate |
|---------------------|--------|
| 1 – 8 | \$2.70 |
| 1Y-8Y, 8B, 1X-8X, 9 | 4.50 |
| 10, 10W, 11 | 4.50 |

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Class Rated Townhouses
Proposed Effective Date: October 23, 2014

One- or Two-Family Dwellings:

Current

| Protection Class | Number of Individual Family Units Within a Fire Division* | | |
|------------------|--|-------|-------|
| | 1 – 2 | 3 – 4 | 5 – 8 |
| 1 – 8 | 1.00 | 1.10 | 1.25 |
| 9 – 10 | 1.00 | 1.15 | 1.30 |

Proposed

| Protection Class | Number of Individual Family Units Within a Fire Division* | | |
|------------------------------|--|-------|-------|
| | 1 – 2 | 3 – 4 | 5 – 8 |
| 1 – 8 | 1.00 | 1.10 | 1.25 |
| 1Y-8Y, 8B, 1X-8X, 9, 10, 10W | 1.00 | 1.15 | 1.30 |

Three- or Four-Family Dwellings:

Current

| Protection Class | Number of Individual Family Units Within a Fire Division* | | |
|------------------|--|-------|-------|
| | | 3 – 4 | 5 – 8 |
| 1 – 8 | | 1.00 | 1.10 |
| 9 – 10 | | 1.00 | 1.15 |

Proposed

| Protection Class | Number of Individual Family Units Within a Fire Division* | | |
|------------------------------|--|-------|-------|
| | | 3 – 4 | 5 – 8 |
| 1 – 8 | | 1.00 | 1.10 |
| 1Y-8Y, 8B, 1X-8X, 9, 10, 10W | | 1.00 | 1.15 |

*Each family unit within a two-, three-, or four-family dwelling unit is considered an individual unit when determining the number of individual family units within a fire division.

Arkansas Homeowners
Nationwide Mutual Fire Insurance Company
Earthquake Coverage
Proposed Effective Date: October 23, 2014

Current Earthquake Rates:

| Description | Coverage | | FRAME: 10% Deductible Rate per \$1000 | | | | | | | ALL OTHER: 10% Deductible Rate per \$1000 | | | | | | |
|---|------------------|------------|---------------------------------------|---|------|---|------|------|------|---|---|------|---|------|------|-------|
| | | | Zones | | | | | | | Zones | | | | | | |
| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| HO Form w/o Extended Repl. Cost Option | Coverage A | Homeowners | - | - | 0.76 | - | 0.61 | 0.53 | 0.29 | - | - | 0.86 | - | 0.70 | 0.56 | 0.341 |
| HO Form w/ Extended Repl. Cost Option | Coverage A | Homeowners | - | - | 0.76 | - | 0.61 | 0.53 | 0.29 | - | - | 0.86 | - | 0.70 | 0.56 | 0.341 |
| TN Form | Coverage C | Tenants | - | - | 0.61 | - | 0.52 | 0.39 | 0.23 | - | - | 0.61 | - | 0.52 | 0.52 | 0.253 |
| CO Form w/o Extended Repl. Cost Option | Coverage C | Condos | - | - | 0.61 | - | 0.33 | 0.29 | 0.22 | - | - | 0.61 | - | 0.52 | 0.48 | 0.22 |
| CO Form w/ Extended Repl. Cost Option | Coverage C | Condos | - | - | 0.61 | - | 0.33 | 0.29 | 0.22 | - | - | 0.61 | - | 0.52 | 0.48 | 0.22 |
| Pers. Prop., HO Inc. of Basic Cov. C Limit or Inc. Occ. | Amt of Inc. Only | | - | - | 0.61 | - | 0.44 | 0.34 | 0.23 | - | - | 0.61 | - | 0.52 | 0.52 | 0.253 |
| Other Structures, Inc. of Basic Cov. B Limit | Amt of Inc. Only | | - | - | 0.76 | - | 0.61 | 0.53 | 0.29 | - | - | 0.86 | - | 0.70 | 0.56 | 0.34 |
| Loss of Use | Amt of Inc. Only | | - | - | 0.61 | - | 0.44 | 0.34 | 0.23 | - | - | 0.61 | - | 0.52 | 0.52 | 0.25 |
| Add. and Alt. for CO and TN | Amt of Inc. Only | | - | - | 0.76 | - | 0.52 | 0.45 | 0.23 | - | - | 0.86 | - | 0.70 | 0.68 | 0.25 |
| Loss of Assessment Option (all forms excl. TN) | Desired Limit | | - | - | 0.76 | - | 0.61 | 0.53 | 0.29 | - | - | 0.86 | - | 0.70 | 0.56 | 0.34 |

Proposed Earthquake Rates

| Description | Coverage | | FRAME: 10% Deductible Rate per \$1000 | | | | | | | ALL OTHER: 10% Deductible Rate per \$1000 | | | | | | |
|---|------------------|-------------|---------------------------------------|---|------|---|------|------|------|---|---|------|---|------|------|------|
| | | | Zones | | | | | | | Zones | | | | | | |
| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| HO Form w/o Extended Repl. Cost Option | Coverage A | Homeowner | - | - | 0.84 | - | 0.67 | 0.58 | 0.32 | - | - | 0.95 | - | 0.77 | 0.62 | 0.37 |
| HO Form w/ Extended Repl. Cost Option | Coverage A | Homeowner | - | - | 0.84 | - | 0.67 | 0.58 | 0.32 | - | - | 0.95 | - | 0.77 | 0.62 | 0.37 |
| TN Form | Coverage C | Tenant | - | - | 0.67 | - | 0.57 | 0.43 | 0.25 | - | - | 0.67 | - | 0.57 | 0.57 | 0.28 |
| CO Form w/o Extended Repl. Cost Option | Coverage C | Condominium | - | - | 0.67 | - | 0.36 | 0.32 | 0.24 | - | - | 0.67 | - | 0.57 | 0.53 | 0.24 |
| CO Form w/ Extended Repl. Cost Option | Coverage C | Condominium | - | - | 0.67 | - | 0.36 | 0.32 | 0.24 | - | - | 0.67 | - | 0.57 | 0.53 | 0.24 |
| Pers. Prop., HO Inc. of Basic Cov. C Limit or Inc. Occ. | Amt of Inc. Only | | - | - | 0.67 | - | 0.48 | 0.37 | 0.25 | - | - | 0.67 | - | 0.57 | 0.57 | 0.28 |
| Other Structures, Inc. of Basic Cov. B Limit | Amt of Inc. Only | | - | - | 0.84 | - | 0.67 | 0.58 | 0.32 | - | - | 0.95 | - | 0.77 | 0.62 | 0.37 |
| Loss of Use | Amt of Inc. Only | | - | - | 0.67 | - | 0.48 | 0.37 | 0.25 | - | - | 0.67 | - | 0.57 | 0.57 | 0.28 |
| Add. and Alt. for CO and TN | Amt of Inc. Only | | - | - | 0.84 | - | 0.57 | 0.50 | 0.25 | - | - | 0.95 | - | 0.77 | 0.75 | 0.28 |
| Loss of Assessment Option (all forms excl. TN) | Desired Limit | | - | - | 0.84 | - | 0.67 | 0.58 | 0.32 | - | - | 0.95 | - | 0.77 | 0.62 | 0.37 |

Percent Change

| Description | Coverage | | FRAME: 10% Deductible Rate per \$1000 | | | | | | | ALL OTHER: 10% Deductible Rate per \$1000 | | | | | | |
|---|------------------|-------------|---------------------------------------|---|-----|---|-----|-----|-----|---|---|-----|---|-----|-----|-----|
| | | | Zones | | | | | | | Zones | | | | | | |
| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| HO Form w/o Extended Repl. Cost Option | Coverage A | Homeowner | - | - | 10% | - | 10% | 10% | 10% | - | - | 10% | - | 10% | 10% | 10% |
| HO Form w/ Extended Repl. Cost Option | Coverage A | Homeowner | - | - | 10% | - | 10% | 10% | 10% | - | - | 10% | - | 10% | 10% | 10% |
| TN Form | Coverage C | Tenant | - | - | 10% | - | 10% | 10% | 10% | - | - | 10% | - | 10% | 10% | 10% |
| CO Form w/o Extended Repl. Cost Option | Coverage C | Condominium | - | - | 10% | - | 10% | 10% | 10% | - | - | 10% | - | 10% | 10% | 10% |
| CO Form w/ Extended Repl. Cost Option | Coverage C | Condominium | - | - | 10% | - | 10% | 10% | 10% | - | - | 10% | - | 10% | 10% | 10% |
| Pers. Prop., HO Inc. of Basic Cov. C Limit or Inc. Occ. | Amt of Inc. Only | | - | - | 10% | - | 10% | 10% | 10% | - | - | 10% | - | 10% | 10% | 10% |
| Other Structures, Inc. of Basic Cov. B Limit | Amt of Inc. Only | | - | - | 10% | - | 10% | 10% | 10% | - | - | 10% | - | 10% | 10% | 10% |
| Loss of Use | Amt of Inc. Only | | - | - | 10% | - | 10% | 10% | 10% | - | - | 10% | - | 10% | 10% | 10% |
| Add. and Alt. for CO and TN | Amt of Inc. Only | | - | - | 10% | - | 10% | 10% | 10% | - | - | 10% | - | 10% | 10% | 10% |
| Loss of Assessment Option (all forms excl. TN) | Desired Limit | | - | - | 10% | - | 10% | 10% | 10% | - | - | 10% | - | 10% | 10% | 10% |

| FRAME: 25% Deductible Rate per \$1000 Zones | | | | | | | ALL OTHER: 25% Deductible Rate per \$1000 Zones | | | | | | |
|--|------|------|------|------|------|------|--|------|------|------|------|------|-------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 1.30 | 1.30 | 0.44 | 0.44 | 0.35 | 0.29 | 0.10 | 1.62 | 1.62 | 0.51 | 0.51 | 0.40 | 0.31 | 0.121 |
| 1.30 | 1.30 | 0.44 | 0.44 | 0.35 | 0.29 | 0.10 | 1.62 | 1.62 | 0.51 | 0.51 | 0.40 | 0.31 | 0.121 |
| 0.83 | 0.83 | 0.35 | 0.35 | 0.29 | 0.20 | 0.10 | 0.88 | 0.88 | 0.39 | 0.39 | 0.29 | 0.29 | 0.121 |
| 0.83 | 0.83 | 0.35 | 0.21 | 0.17 | 0.13 | 0.06 | 0.88 | 0.88 | 0.39 | 0.39 | 0.29 | 0.25 | 0.088 |
| 0.83 | 0.83 | 0.35 | 0.21 | 0.17 | 0.13 | 0.06 | 0.88 | 0.88 | 0.39 | 0.39 | 0.29 | 0.25 | 0.088 |
| 0.83 | 0.83 | 0.35 | 0.33 | 0.21 | 0.17 | 0.10 | 0.88 | 0.88 | 0.39 | 0.39 | 0.29 | 0.29 | 0.121 |
| 1.30 | 1.30 | 0.44 | 0.44 | 0.35 | 0.29 | 0.10 | 1.62 | 1.62 | 0.51 | 0.51 | 0.40 | 0.31 | 0.12 |
| 0.88 | 0.88 | 0.35 | 0.33 | 0.21 | 0.17 | 0.10 | 0.88 | 0.88 | 0.35 | 0.35 | 0.29 | 0.29 | 0.10 |
| 1.30 | 1.30 | 0.44 | 0.33 | 0.28 | 0.23 | 0.10 | 1.62 | 1.62 | 0.51 | 0.51 | 0.40 | 0.39 | 0.12 |
| 1.30 | 1.30 | 0.44 | 0.44 | 0.35 | 0.29 | 0.10 | 1.62 | 1.62 | 0.51 | 0.51 | 0.40 | 0.31 | 0.12 |

| FRAME: 25% Deductible Rate per \$1000 | | | | | | | ALL OTHER: 25% Deductible Rate per \$1000 | | | | | | |
|---------------------------------------|------|------|------|------|------|------|---|------|------|------|------|------|------|
| Zones | | | | | | | Zones | | | | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 1.43 | 1.43 | 0.48 | 0.48 | 0.39 | 0.32 | 0.11 | 1.78 | 1.78 | 0.56 | 0.56 | 0.44 | 0.34 | 0.13 |
| 1.43 | 1.43 | 0.48 | 0.48 | 0.39 | 0.32 | 0.11 | 1.78 | 1.78 | 0.56 | 0.56 | 0.44 | 0.34 | 0.13 |
| 0.91 | 0.91 | 0.39 | 0.39 | 0.32 | 0.22 | 0.11 | 0.97 | 0.97 | 0.43 | 0.43 | 0.32 | 0.32 | 0.13 |
| 0.91 | 0.91 | 0.39 | 0.23 | 0.19 | 0.14 | 0.07 | 0.97 | 0.97 | 0.43 | 0.43 | 0.32 | 0.28 | 0.10 |
| 0.91 | 0.91 | 0.39 | 0.23 | 0.19 | 0.14 | 0.07 | 0.97 | 0.97 | 0.43 | 0.43 | 0.32 | 0.28 | 0.10 |
| 0.91 | 0.91 | 0.39 | 0.36 | 0.23 | 0.19 | 0.11 | 0.97 | 0.97 | 0.43 | 0.43 | 0.32 | 0.32 | 0.13 |
| 1.43 | 1.43 | 0.48 | 0.48 | 0.39 | 0.32 | 0.11 | 1.78 | 1.78 | 0.56 | 0.56 | 0.44 | 0.34 | 0.13 |
| 0.97 | 0.97 | 0.39 | 0.36 | 0.23 | 0.19 | 0.11 | 0.97 | 0.97 | 0.39 | 0.39 | 0.32 | 0.32 | 0.11 |
| 1.43 | 1.43 | 0.48 | 0.36 | 0.31 | 0.25 | 0.11 | 1.78 | 1.78 | 0.56 | 0.56 | 0.44 | 0.43 | 0.13 |
| 1.43 | 1.43 | 0.48 | 0.48 | 0.39 | 0.32 | 0.11 | 1.78 | 1.78 | 0.56 | 0.56 | 0.44 | 0.34 | 0.13 |

[illegible]

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

| | |
|---|-----------|
| General..... | 53 |
| Insufficient Funds | 53 |
| Late Payment Fee | 53 |
| Payment Plans | 53 |
| Additional Rating Components..... | 53 |
| **Base Rate, Territory, Construction, Protection Class and Amount of Insurance Factors..... | 53 |
| Basic Roof Rating..... | 60 |
| **Class Rated Townhouses..... | 60 |
| Condominium Rental Charge | 60 |
| Deductibles | 60 |
| Financial Responsibility | 62 |
| Fire Resistive Construction | 62 |
| Home-Car Discount..... | 62 |
| Home Financial Discount | 62 |
| Minimum Tenant Premium | 63 |
| Multi – Family Dwelling..... | 63 |
| Multi Line Discount..... | 64 |
| Nationwide Associate Discount | 64 |
| Personal Status Discount..... | 64 |
| Prior Insurance Discount | 64 |
| Protective Devices Discount..... | 65 |
| Safe Home Rating Plan..... | 66 |
| Supplemental Heating | 66 |
| Year of Construction/ Home Renovation | 67 |
| Section I - Property | 68 |
| All Risk Coverage Options | 68 |
| Back-up of Sewer or Drain | 69 |
| **Better Roof Replacement | 70 |
| Building Additions and Alterations..... | 70 |
| Condominium Special Coverage..... | 70 |
| Credit Card, Forgery, and Counterfeit Money | 70 |
| Dwelling Replacement Cost Plus | 70 |
| **Earthquake Coverage..... | 71 |
| Extended Replacement Cost..... | 79 |
| Fire Department Service Charge..... | 79 |
| Identity Theft or Identity Fraud Expense..... | 79 |
| Increased Coverage C – Personal Property..... | 79 |
| Increased Coverage D – Loss of Use..... | 79 |
| Increased Special Limits of Liability..... | 80 |
| Loss Assessment Coverage..... | 81 |
| New Construction Theft Coverage | 81 |
| Ordinance or Law Coverage | 81 |
| **Other Structures – Increased Limits | 82 |
| Scheduled Personal Property – Inland Marine Coverages..... | 83 |
| Theft Coverage Extension..... | 83 |
| Watercraft Physical Damage..... | 83 |
| Section II – Coverages – Liability | 68 |
| Exposure | 68 |
| Additional Dwelling Unit Owned | 68 |
| Co-owned Dwelling | 69 |
| Farming Personal Liability | 69 |
| Home Care Liability Exposure | 69 |
| Incidental Occupancies | 69 |
| Personal Injury | 70 |
| Secondary Locations..... | 70 |
| Watercraft Liability..... | 70 |
| General..... | 53 |
| Insufficient Funds | 53 |
| Late Payment Fee | 53 |
| Payment Plans | 53 |
| Additional Rating Components..... | 53 |
| Base Rate, Territory, Construction, Protection Class and Amount of Insurance Factors | 53 |
| Basic Roof Rating..... | 59 |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

| | |
|---|-----------|
| Class-Rated Townhouses | 59 |
| Condominium Rental Charge | 59 |
| Deductibles | 59 |
| Financial Responsibility | 61 |
| Fire-Resistive Construction | 61 |
| Home-Car Discount | 61 |
| Home-Financial Discount | 61 |
| Minimum Tenant Premium | 62 |
| Multi-Family Dwelling | 62 |
| Multi-Line Discount | 63 |
| Nationwide Associate Discount | 63 |
| Personal Status Discount | 63 |
| Prior Insurance Discount | 63 |
| Protective Devices Discount | 64 |
| Safe Home Rating Plan | 65 |
| Supplemental Heating | 65 |
| Year of Construction/ Home Renovation | 66 |
| Section I—Property | 67 |
| All Risk Coverage Options | 67 |
| Back-up of Sewer or Drain | 68 |
| Building Additions and Alterations | 69 |
| Condominium Special Coverage | 69 |
| Credit Card, Forgery, and Counterfeit Money | 69 |
| Dwelling Replacement Cost Plus | 69 |
| Earthquake Coverage** | 70 |
| Extended Replacement Cost | 74 |
| Fire Department Service Charge | 74 |
| Identity Theft or Identity Fraud Expense | 74 |
| Increased Coverage C—Personal Property | 74 |
| Increased Coverage D—Loss of Use | 74 |
| Increased Special Limits of Liability | 75 |
| Loss Assessment Coverage | 76 |
| New Construction Theft Coverage | 76 |
| Ordinance or Law Coverage | 76 |
| Other Structures—Increased Limits | 76 |
| Scheduled Personal Property—Inland Marine Coverages | 77 |
| Theft Coverage Extension | 77 |
| Watercraft Physical Damage | 77 |
| Section II—Coverages—Liability | 68 |
| Exposure | 68 |
| Additional Dwelling Unit Owned | 68 |
| Co-owned Dwelling | 69 |
| Farming Personal Liability | 69 |
| Home Care Liability Exposure | 69 |
| Incidental Occupancies | 69 |
| Personal Injury | 70 |
| Secondary Locations | 70 |
| Watercraft Liability | 70 |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

General

Insufficient Funds

Effective 01-15-10

Fee \$30.00

Late Payment Fee

Effective 08-05-11

Fee \$10.00

Payment Plans

Effective 01-15-10

| Installment Payment Method | Fee |
|---------------------------------|--------|
| Electronic Funds Transfer (EFT) | \$0.00 |
| Other Than EFT | \$5.00 |

Additional Rating Components

Base Rate, Territory, Construction, Protection Class and Amount of Insurance Factors

Homeowner

Effective 10-23-13~~4~~

Step (1)

Multiply the base rate of ~~\$2291.78~~\$2,468.99 by the appropriate Territory rating factor from Table A below. Round to the nearest penny.

TABLE A — TERRITORY RATING FACTORS

| Rating Territory | Factor | Rating Territory | Factor |
|------------------|--------|------------------|--------|
| 79 | 0.972 | 107 | 1.158 |
| 81 | 0.814 | 108 | 1.154 |
| 84 | 0.809 | 109 | 0.794 |
| 85 | 0.948 | 110 | 0.814 |
| 89 | 0.981 | 111 | 0.794 |
| 90 | 0.965 | 112 | 0.794 |
| 91 | 0.965 | 113 | 0.842 |
| 92 | 0.981 | 114 | 0.842 |
| 93 | 1.000 | 115 | 0.939 |
| 94 | 0.891 | 116 | 0.954 |
| 100 | 0.891 | 117 | 0.954 |
| 101 | 1.164 | 118 | 0.943 |
| 102 | 1.164 | 119 | 0.943 |
| 103 | 1.164 | 120 | 0.943 |
| 104 | 1.158 | 121 | 0.939 |
| 105 | 1.158 | 122 | 0.939 |
| 106 | 1.158 | | |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Step (2)

Multiply the result from Step (1) by the appropriate Protection Class/Type of Construction rating factor in Table B. Round to the nearest penny.

Table B — PROTECTION CLASS/ CONSTRUCTION TYPE RATING FACTORS

| Protection Class | Entire State | | |
|------------------|------------------|------------------|------------------|
| | MAS | FRM | MSV |
| 01 | 0.950 | 1.044 | 0.950 |
| 02 | 1.000 | 1.099 | 1.000 |
| 03 | 1.000 | 1.099 | 1.000 |
| 04 | 1.041 | 1.177 | 1.041 |
| 05 | 1.041 | 1.177 | 1.041 |
| 06 | 1.177 | 1.311 | 1.177 |
| 07 | 1.231 | 1.402 | 1.231 |
| 08 | 1.388 | 1.486 | 1.388 |
| 1Y-8Y | 1.416 | 1.573 | 1.416 |
| 8B | 1.416 | 1.573 | 1.416 |
| 1X-8X | 1.416 | 1.573 | 1.416 |
| 09 | 1.416 | 1.573 | 1.416 |
| | 838 | | 838 |
| 10 | 3.097 | 3.794 | 3.097 |
| 10W | 3.097 | 3.794 | 3.097 |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Step (3)

Multiply the result from Step (2) by the appropriate Amount of Insurance rating factor from Table C. If the desired amount of insurance is not shown in Table C, use linear interpolation to determine the rating factor for the desired amount of insurance. Round to the nearest penny, then round to the nearest whole dollar.

**TABLE C —
AMOUNT OF INSURANCE RATING FACTORS**

| Amount of Insurance | All Territories | Amount of Insurance | All Territories |
|---------------------|-----------------|---------------------|-----------------|
| \$5,000 | 0.509 | \$170,000 | 1.515 |
| 10,000 | 0.533 | 180,000 | 1.615 |
| 15,000 | 0.558 | 190,000 | 1.700 |
| 20,000 | 0.580 | 200,000 | 1.770 |
| 25,000 | 0.600 | 210,000 | 1.850 |
| 30,000 | 0.615 | 220,000 | 1.950 |
| 35,000 | 0.635 | 230,000 | 2.030 |
| 40,000 | 0.650 | 240,000 | 2.100 |
| 45,000 | 0.660 | 250,000 | 2.190 |
| 50,000 | 0.670 | 275,000 | 2.450 |
| 55,000 | 0.680 | 300,000 | 2.741 |
| 60,000 | 0.700 | 325,000 | 3.011 |
| 65,000 | 0.735 | 350,000 | 3.263 |
| 70,000 | 0.770 | 375,000 | 3.524 |
| 75,000 | 0.815 | 400,000 | 3.814 |
| 80,000 | 0.855 | 425,000 | 4.109 |
| 85,000 | 0.900 | 450,000 | 4.377 |
| 90,000 | 0.943 | 475,000 | 4.645 |
| 95,000 | 0.972 | 500,000 | 4.913 |
| 100,000 | 1.000 | 550,000 | 5.440 |
| 105,000 | 1.035 | 600,000 | 6.012 |
| 110,000 | 1.068 | 650,000 | 6.543 |
| 115,000 | 1.080 | 700,000 | 7.075 |
| 120,000 | 1.106 | 750,000 | 7.607 |
| 125,000 | 1.155 | 800,000 | 8.139 |
| 130,000 | 1.185 | 850,000 | 8.671 |
| 135,000 | 1.215 | 900,000 | 9.204 |
| 140,000 | 1.260 | 950,000 | 9.737 |
| 145,000 | 1.305 | 1,000,000 | 10.270 |
| 150,000 | 1.350 | | |
| 160,000 | 1.420 | **5,000 | 0.053 |

*Add For Each Additional \$5,000.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Condominium
Effective 10-23-~~13~~14

Step (1)

Multiply the base rate of **\$~~333.45~~327.88** by the appropriate Territory rating factor from Table A below. Round to the nearest penny.

TABLE A — TERRITORY RATING FACTORS

| Rating Territory | Factor | Rating Territory | Factor |
|------------------|--------|------------------|--------|
| 79 | 1.000 | 107 | 1.000 |
| 81 | 1.000 | 108 | 1.000 |
| 84 | 1.000 | 109 | 1.000 |
| 85 | 1.000 | 110 | 1.000 |
| 89 | 1.000 | 111 | 1.000 |
| 90 | 1.000 | 112 | 1.000 |
| 91 | 1.000 | 113 | 1.000 |
| 92 | 1.000 | 114 | 1.000 |
| 93 | 1.000 | 115 | 1.000 |
| 94 | 1.000 | 116 | 1.000 |
| 100 | 1.000 | 117 | 1.000 |
| 101 | 1.000 | 118 | 1.000 |
| 102 | 1.000 | 119 | 1.000 |
| 103 | 1.000 | 120 | 1.000 |
| 104 | 1.000 | 121 | 1.000 |
| 105 | 1.000 | 122 | 1.000 |
| 106 | 1.000 | | |

Step (2)

Multiply the result from Step (1) by the appropriate Protection Class/Number of Families rating factor in Table B. Round to the nearest penny.

Table B — Protection Class/Number of Families

| Protection Class | Entire State | |
|------------------|------------------|------------------|
| | 1-4 Units | All Other |
| 0 1 | 0.950 | 0.950 |
| 0 2 | 1.000 | 1.000 |
| 0 3 | 1.000 | 1.000 |
| 0 4 | 1.000 | 1.000 |
| 0 5 | 1.100 | 1.100 |
| 0 6 | 1.100 | 1.100 |
| 0 7 | 1.100 | 1.100 |
| 0 8 | 1.100 | 1.100 |
| 1Y-8Y | 1.592 | 1.592 |
| 8B | 1.592 | 1.592 |
| 1X-8X | 1.592 | 1.592 |
| 0 9 | 1.592 | 1.592 |
| 10 | 1.592 | 1.592 |
| 10W | 1.592 | 1.592 |

* 1 – 4: One to four families or fire resistive.
All Other: All other risks.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Step (3)

Multiply the result from Step (2) by the appropriate Amount of Insurance rating factor from Table C. If the desired amount of insurance is not shown in Table C, use linear interpolation to determine the rating factor for the desired amount of insurance. Round to the nearest penny, then round to the nearest whole dollar.

TABLE C — AMOUNT OF INSURANCE RATING FACTORS
Effective 10-23-11

| Amount of Insurance | All Territories |
|---------------------|-----------------|
| \$4,000* | 0.471 |
| 5,000* | 0.471 |
| 6,000* | 0.471 |
| 7,000* | 0.500 |
| 8,000* | 0.529 |
| 9,000* | 0.563 |
| 10,000* | 0.592 |
| 11,000* | 0.632 |
| 12,000* | 0.661 |
| 13,000* | 0.690 |
| 14,000* | 0.718 |
| 15,000 | 0.753 |
| 16,000 | 0.787 |
| 17,000 | 0.816 |
| 18,000 | 0.845 |
| 19,000 | 0.868 |
| 20,000 | 0.897 |
| 25,000 | 1.000 |
| 30,000 | 1.121 |
| 35,000 | 1.241 |
| 40,000 | 1.351 |
| 45,000 | 1.448 |
| **\$5,000 | 0.086 |

*For Renewal Only.

** Add for each additional \$5,000.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Tenant
Effective 10-23-~~13~~14

Step (1)

Multiply the base rate of **\$~~200.32~~197.94** by the appropriate Territory rating factor from Table A below. Round to the nearest penny.

TABLE A — TERRITORY RATING FACTORS
Effective 10-01-05

| Rating Territory | Factor | Rating Territory | Factor |
|------------------|--------|------------------|--------|
| 79 | 1.000 | 107 | 1.013 |
| 81 | 1.013 | 108 | 1.013 |
| 84 | 0.962 | 109 | 1.000 |
| 85 | 1.000 | 110 | 1.000 |
| 89 | 1.013 | 111 | 0.962 |
| 90 | 1.013 | 112 | 1.000 |
| 91 | 1.000 | 113 | 0.962 |
| 92 | 1.000 | 114 | 1.000 |
| 93 | 1.151 | 115 | 1.013 |
| 94 | 1.013 | 116 | 1.000 |
| 100 | 1.013 | 117 | 1.013 |
| 101 | 1.013 | 118 | 1.000 |
| 102 | 1.000 | 119 | 1.013 |
| 103 | 1.013 | 120 | 1.013 |
| 104 | 1.013 | 121 | 1.013 |
| 105 | 1.000 | 122 | 1.013 |
| 106 | 1.013 | | |

Step (2)

Multiply the result from Step (1) by the appropriate Protection Class/Number of Families rating factor in Table B. Round to the nearest penny.

Table B — Protection Class/Number of Families

| Protection Class | Entire State | |
|------------------|--------------|--------------|
| | 1-4 Units | All Other |
| 0 1 | 1.000 | 1.000 |
| 0 2 | 1.000 | 1.000 |
| 0 3 | 1.000 | 1.000 |
| 0 4 | 1.000 | 1.000 |
| 0 5 | 1.095 | 1.095 |
| 0 6 | 1.095 | 1.095 |
| 0 7 | 1.248 | 1.248 |
| 0 8 | 1.248 | 1.248 |
| <u>1Y-8Y</u> | <u>1.600</u> | <u>1.600</u> |
| <u>8B</u> | <u>1.600</u> | <u>1.600</u> |
| <u>1X-8X</u> | <u>1.600</u> | <u>1.600</u> |
| 0 9 | 1.600 | 1.600 |
| 10 | 1.600 | 1.600 |
| <u>10W</u> | <u>1.600</u> | <u>1.600</u> |

* 1 – 4: One to four families or fire resistive.
All Other: All other risks.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Step (3)

Multiply the result from Step (2) by the appropriate Amount of Insurance rating factor from Table C. If the desired amount of insurance is not shown in Table C, use linear interpolation to determine the rating factor for the desired amount of insurance. Round to the nearest penny, then round to the nearest whole dollar.

TABLE C — AMOUNT OF INSURANCE RATING FACTORS
Effective 10-23-11

| Amount of Insurance | All Territories |
|---------------------|-----------------|
| \$4,000* | 0.620 |
| 5,000* | 0.620 |
| 6,000* | 0.620 |
| 7,000* | 0.652 |
| 8,000* | 0.690 |
| 9,000* | 0.740 |
| 10,000* | 0.780 |
| 11,000* | 0.832 |
| 12,000* | 0.873 |
| 13,000* | 0.912 |
| 14,000* | 0.953 |
| 15,000 | 1.000 |
| 16,000 | 1.040 |
| 17,000 | 1.078 |
| 18,000 | 1.120 |
| 19,000 | 1.155 |
| 20,000 | 1.194 |
| 25,000 | 1.335 |
| 30,000 | 1.496 |
| 35,000 | 1.657 |
| 40,000 | 1.803 |
| 45,000 | 1.940 |
| **\$5,000 | 0.121 |

*For Renewal Only.

**Add for each additional \$5,000.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Basic Roof Rating

Effective 10-23-12

| Roof Type | Factor |
|------------|--------|
| Roll | 1.15 |
| Tile | 0.95 |
| Slate | 1.00 |
| Wood | 1.15 |
| Metal | 0.95 |
| Gravel/Tar | 1.15 |
| Composite | 1.00 |
| All Other | 1.00 |

Class Rated Townhouses

One - or Two-Family Dwellings:

| Protection Class | Number of Individual Family Units Within a Fire Division* | | |
|--------------------------------------|--|-------|-------|
| | 1 – 2 | 3 – 4 | 5 – 8 |
| 1 – 8 | 1.00 | 1.10 | 1.25 |
| <u>1Y-8Y, 8B, 1X-8X, 9, —10, 10W</u> | 1.00 | 1.15 | 1.30 |

Three - or Four-Family Dwellings:

| Protection Class | Number of Individual Family Units Within a Fire Division* | |
|--------------------------------------|--|-------|
| | 3 – 4 | 5 – 8 |
| 1 – 8 | 1.00 | 1.10 |
| <u>1Y-8Y, 8B, 1X-8X, 9, —10, 10W</u> | 1.00 | 1.15 |

*Each family unit within a two-, three-, or four-family dwelling unit is considered an individual unit when determining the number of individual family units within a fire division.

Condominium Rental Charge

| Units Rented to Others | Factor |
|------------------------|--------|
| 8 weeks or less | 1.100 |
| More than 8 weeks | 1.350 |

Deductibles

Effective 10-23-13

| Deductible | Up to \$100,000 | \$100000-\$199999 | \$200000-\$499999 | \$500000+ |
|------------|-----------------|-------------------|-------------------|-----------|
| \$500* | 0.996 | 1.005 | 1.016 | 1.025 |
| 1000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1500 | 0.904 | 0.925 | 0.948 | 0.966 |
| 2500 | 0.758 | 0.804 | 0.861 | 0.907 |
| 5000 | 0.558 | 0.606 | 0.708 | 0.799 |
| 10000 | 0.440 | 0.456 | 0.539 | 0.658 |

*For interim change only. Not applicable for new and renewal business after 10/23/2011.

Better Roof Replacement
Effective 10-23-14

Factor **1.064**

Building Additions and Alterations

1. Tenants Policy

The premium for each additional \$1,000 of coverage is developed as follows:

- Multiply the Tenants Base Premium (including any adjustments for Insurance to Value, Three- and Four-Family Dwellings, etc.) by the appropriate Territory Rating Factor.
- Multiply the result of a. by the appropriate Tenants Protection Class/Number of Families Rating Factor.
- Multiply the result of b. by the Tenants Amount of Insurance Rating Factor for "Each Additional \$5,000."
- Multiply the result of c. by the appropriate Tenants Deductible Rating Factor.
- The additional premium for each \$1,000 of coverage is 20 percent (multiply by 0.20) of the result in d.

2. Condominium Policy

The premium for each additional \$1,000 of coverage is developed as follows:

- Multiply the Condominium Base Premium (including any adjustments for Insurance to Value, Three- or Four-Family Dwellings, etc.) by the appropriate Territory Rating Factor.
- Multiply the result of a. by the appropriate Condominium Protection Class/Number of Families Rating Factor.
- Multiply the result of b. by the Condominium Amount of Insurance Rating Factor for "Each Additional \$5,000."
- Multiply the result of c. by the appropriate Condominium Deductible Rating Factor.
- The additional premium for each \$1,000 of coverage is 20 percent (multiply by 0.20) of the result of d.

Condominium Special Coverage
Endorsement Fire 3013-A

Additional Premium **\$0.20 per \$1000** of combined limits for Coverage B – Loss of Use, Coverage C – Condominium Loss Assessment and Building Additions and Alterations.

Credit Card, Forgery, and Counterfeit Money

| Limit of Liability | Premium |
|--------------------|----------|
| \$1,000 | Included |
| 2,500 | \$3.00 |
| 5,000 | 4.00 |
| 7,500 | 5.00 |
| 10,000 | 6.00 |

For limits in excess of \$10,000, refer to Underwriting.

Dwelling Replacement Cost Plus
Option K

| Option | Premium |
|--------|---------|
| 25% | \$10.00 |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Earthquake Coverage**

Option Q - Homeowner

Endorsement H 6015 – Homeowner (excluding Masonry Veneer)

Endorsement Fire 2834 – Condominium

Endorsement Fire 2835 – Tenant

Effective 10-23-~~13~~14

| Rate per \$1,000 – 10% Deductible | | | | | | | | |
|--|----------------------------------|------------|------------|-----------------|------------|-----------------|-----------------|-----------------|
| | | Frame | | | | | | |
| | | Zones | | | | | | |
| | | <u>12</u> | <u>3*2</u> | <u>4*3</u> | <u>4</u> | 5* | 6* | 7* |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | <u>N/A</u> | <u>N/A</u> | <u>0.840.76</u> | <u>N/A</u> | <u>0.670.61</u> | <u>0.580.53</u> | <u>0.320.29</u> |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | <u>N/A</u> | <u>N/A</u> | <u>0.840.76</u> | <u>N/A</u> | <u>0.670.61</u> | <u>0.580.53</u> | <u>0.320.29</u> |
| Tenants Form | (Coverage C – Personal Property) | <u>N/A</u> | <u>N/A</u> | <u>0.670.61</u> | <u>N/A</u> | <u>0.570.52</u> | <u>0.430.39</u> | <u>0.250.23</u> |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | <u>N/A</u> | <u>N/A</u> | <u>0.670.61</u> | <u>N/A</u> | <u>0.360.33</u> | <u>0.320.29</u> | <u>0.240.22</u> |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | <u>N/A</u> | <u>N/A</u> | <u>0.670.61</u> | <u>N/A</u> | <u>0.360.33</u> | <u>0.320.29</u> | <u>0.240.22</u> |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | <u>N/A</u> | <u>N/A</u> | <u>0.670.61</u> | <u>N/A</u> | <u>0.480.44</u> | <u>0.370.34</u> | <u>0.250.23</u> |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | <u>N/A</u> | <u>N/A</u> | <u>0.840.76</u> | <u>N/A</u> | <u>0.670.61</u> | <u>0.580.53</u> | <u>0.320.29</u> |
| Loss of Use | (Amount of Increase Only) | <u>N/A</u> | <u>N/A</u> | <u>0.670.61</u> | <u>N/A</u> | <u>0.480.44</u> | <u>0.370.34</u> | <u>0.250.23</u> |
| Additions and Alterations for | (Amount of Increase Only) | <u>N/A</u> | <u>N/A</u> | <u>0.840.76</u> | <u>N/A</u> | <u>0.570.52</u> | <u>0.500.45</u> | <u>0.250.23</u> |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

| | | | | | | | | |
|--|--|----------------|----------------|---------------------|----------------|---------------------|---------------------|---------------------|
| Condominium and Tenants | | | | | | | | |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | N/A | N/A | 0.840.76 | N/A | 0.670.64 | 0.580.53 | 0.320.29 |
| Rate per \$1,000 – 10% Deductible | | | | | | | | |
| | | All Other | | | | | | |
| | | Zone | | | | | | |
| | | 1 | 2 | 3* | 4* | 5* | 6* | 7* |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | N/A | N/A | 0.950.86 | N/A | 0.770.70 | 0.620.56 | 0.370.34 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | N/A | N/A | 0.950.86 | N/A | 0.770.70 | 0.620.56 | 0.370.34 |
| Tenants Form | (Coverage C – Personal Property) | N/A | N/A | 0.670.64 | N/A | 0.570.52 | 0.570.52 | 0.280.25 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | N/A | N/A | 0.670.64 | N/A | 0.570.52 | 0.530.48 | 0.240.22 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | N/A | N/A | 0.670.64 | N/A | 0.570.52 | 0.530.48 | 0.240.22 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | N/A | N/A | 0.670.64 | N/A | 0.570.52 | 0.570.52 | 0.280.25 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | N/A | N/A | 0.950.86 | N/A | 0.770.70 | 0.620.56 | 0.370.34 |
| Loss of Use | (Amount of Increase Only) | N/A | N/A | 0.670.64 | N/A | 0.570.52 | 0.570.52 | 0.280.25 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | N/A | N/A | 0.950.86 | N/A | 0.770.70 | 0.750.68 | 0.280.25 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | N/A | N/A | 0.950.86 | N/A | 0.770.70 | 0.620.56 | 0.370.34 |

*Minimum deductible is 15% in the following counties: Independence, Lawrence, and Randolph.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Earthquake Coverage Continued

| Rate per \$1,000 – 15% Deductible | | | Frame Zones | | | | | | |
|--|--|--|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| | | | 1 | 2 | 3* | 4 | 5 | 6 | 7 |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | | <u>1.86</u> 1.69 | <u>1.86</u> 1.69 | <u>0.67</u> 0.61 | <u>0.67</u> 0.61 | <u>0.55</u> 0.50 | <u>0.46</u> 0.42 | <u>0.25</u> 0.23 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | | <u>1.86</u> 1.69 | <u>1.86</u> 1.69 | <u>0.67</u> 0.61 | <u>0.67</u> 0.61 | <u>0.55</u> 0.50 | <u>0.46</u> 0.42 | <u>0.25</u> 0.23 |
| Tenants Form | (Coverage C – Personal Property) | | <u>1.29</u> 1.17 | <u>1.29</u> 1.17 | <u>0.55</u> 0.50 | <u>0.55</u> 0.50 | <u>0.46</u> 0.42 | <u>0.34</u> 0.31 | <u>0.21</u> 0.19 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | | <u>1.29</u> 1.17 | <u>1.29</u> 1.17 | <u>0.55</u> 0.50 | <u>0.36</u> 0.33 | <u>0.29</u> 0.26 | <u>0.25</u> 0.23 | <u>0.20</u> 0.18 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | | <u>1.29</u> 1.17 | <u>1.29</u> 1.17 | <u>0.55</u> 0.50 | <u>0.36</u> 0.33 | <u>0.29</u> 0.26 | <u>0.25</u> 0.23 | <u>0.20</u> 0.18 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | | <u>1.29</u> 1.17 | <u>1.29</u> 1.17 | <u>0.55</u> 0.50 | <u>0.55</u> 0.50 | <u>0.37</u> 0.34 | <u>0.29</u> 0.26 | <u>0.21</u> 0.19 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | | <u>1.86</u> 1.69 | <u>1.86</u> 1.69 | <u>0.67</u> 0.61 | <u>0.67</u> 0.61 | <u>0.55</u> 0.50 | <u>0.46</u> 0.42 | <u>0.25</u> 0.23 |
| Loss of Use | (Amount of Increase Only) | | <u>1.29</u> 1.17 | <u>1.29</u> 1.17 | <u>0.55</u> 0.50 | <u>0.55</u> 0.50 | <u>0.37</u> 0.34 | <u>0.29</u> 0.26 | <u>0.21</u> 0.19 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | | <u>1.86</u> 1.69 | <u>1.86</u> 1.69 | <u>0.67</u> 0.61 | <u>0.55</u> 0.50 | <u>0.45</u> 0.41 | <u>0.40</u> 0.36 | <u>0.21</u> 0.19 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | | <u>1.86</u> 1.69 | <u>1.86</u> 1.69 | <u>0.67</u> 0.61 | <u>0.67</u> 0.61 | <u>0.55</u> 0.50 | <u>0.46</u> 0.42 | <u>0.25</u> 0.23 |

| Rate per \$1,000 – 15% Deductible | | | All Other Zones | | | | | | |
|--|----------------------------------|--|--------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | | 1 | 2 | 3* | 4 | 5 | 6 | 7 |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | | <u>2.292-08</u> | <u>2.292-08</u> | <u>0.750-68</u> | <u>0.750-68</u> | <u>0.630-57</u> | <u>0.480-44</u> | <u>0.290-26</u> |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | | <u>2.292-08</u> | <u>2.292-08</u> | <u>0.750-68</u> | <u>0.750-68</u> | <u>0.630-57</u> | <u>0.480-44</u> | <u>0.290-26</u> |
| Tenants Form | (Coverage C – Personal Property) | | <u>1.294-17</u> | <u>1.294-17</u> | <u>0.550-50</u> | <u>0.550-50</u> | <u>0.460-42</u> | <u>0.460-42</u> | <u>0.240-22</u> |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | | <u>1.294-17</u> | <u>1.294-17</u> | <u>0.550-50</u> | <u>0.550-50</u> | <u>0.460-42</u> | <u>0.430-39</u> | <u>0.200-18</u> |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | | <u>1.294-17</u> | <u>1.294-17</u> | <u>0.550-50</u> | <u>0.550-50</u> | <u>0.460-42</u> | <u>0.430-39</u> | <u>0.200-18</u> |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – | (Amount of Increase Only) | | <u>1.294-17</u> | <u>1.294-17</u> | <u>0.550-50</u> | <u>0.550-50</u> | <u>0.460-42</u> | <u>0.460-42</u> | <u>0.240-22</u> |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

| | | | | | | | | |
|--|--|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Personal Property Limit, or Incidental Occupancy | | | | | | | | |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | 2.292-08 | 2.292-08 | 0.750-68 | 0.750-68 | 0.630-57 | 0.480-44 | 0.290-26 |
| Loss of Use | (Amount of Increase Only) | 1.294-17 | 1.294-17 | 0.550-50 | 0.550-50 | 0.460-42 | 0.460-42 | 0.210-19 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | 2.302-09 | 2.302-09 | 0.750-68 | 0.750-68 | 0.630-57 | 0.620-56 | 0.240-22 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | 2.292-08 | 2.292-08 | 0.750-68 | 0.750-68 | 0.630-57 | 0.480-44 | 0.290-26 |

*Minimum deductible in the following counties: Independence, Lawrence, and Randolph.

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Earthquake Coverage Continued

| Rate per \$1,000 – 20% Deductible | | | | | | | | |
|--|--|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| | | | Frame | | | | | |
| | | | Zones | | | | | |
| | | | 1 | 2 | 3 | 4 | 5 | 6 |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | <u>1.49</u> 1.35 | <u>1.49</u> 1.35 | <u>0.55</u> 0.50 | <u>0.55</u> 0.50 | <u>0.45</u> 0.41 | <u>0.37</u> 0.34 | <u>0.17</u> 0.15 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | <u>1.49</u> 1.35 | <u>1.49</u> 1.35 | <u>0.55</u> 0.50 | <u>0.55</u> 0.50 | <u>0.45</u> 0.41 | <u>0.37</u> 0.34 | <u>0.17</u> 0.15 |
| Tenants Form | (Coverage C – Personal Property) | <u>1.03</u> 0.94 | <u>1.03</u> 0.94 | <u>0.45</u> 0.41 | <u>0.45</u> 0.41 | <u>0.37</u> 0.34 | <u>0.28</u> 0.25 | <u>0.17</u> 0.15 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | <u>1.03</u> 0.94 | <u>1.03</u> 0.94 | <u>0.45</u> 0.41 | <u>0.29</u> 0.26 | <u>0.24</u> 0.22 | <u>0.21</u> 0.19 | <u>0.12</u> 0.11 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | <u>1.03</u> 0.94 | <u>1.03</u> 0.94 | <u>0.45</u> 0.41 | <u>0.29</u> 0.26 | <u>0.24</u> 0.22 | <u>0.21</u> 0.19 | <u>0.12</u> 0.11 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | <u>1.03</u> 0.94 | <u>1.03</u> 0.94 | <u>0.45</u> 0.41 | <u>0.43</u> 0.39 | <u>0.29</u> 0.26 | <u>0.24</u> 0.22 | <u>0.17</u> 0.15 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | <u>1.49</u> 1.35 | <u>1.49</u> 1.35 | <u>0.55</u> 0.50 | <u>0.55</u> 0.50 | <u>0.45</u> 0.41 | <u>0.37</u> 0.34 | <u>0.17</u> 0.15 |
| Loss of Use | (Amount of Increase Only) | <u>1.03</u> 0.94 | <u>1.03</u> 0.94 | <u>0.45</u> 0.41 | <u>0.43</u> 0.39 | <u>0.29</u> 0.26 | <u>0.24</u> 0.22 | <u>0.17</u> 0.15 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | <u>1.49</u> 1.35 | <u>1.49</u> 1.35 | <u>0.55</u> 0.50 | <u>0.43</u> 0.39 | <u>0.36</u> 0.33 | <u>0.32</u> 0.29 | <u>0.17</u> 0.15 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | <u>1.49</u> 1.35 | <u>1.49</u> 1.35 | <u>0.55</u> 0.50 | <u>0.55</u> 0.50 | <u>0.45</u> 0.41 | <u>0.37</u> 0.34 | <u>0.17</u> 0.15 |

| Rate per \$1,000 – 20% Deductible | | | | | | | | |
|--|----------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| | | | All Other | | | | | |
| | | | Zones | | | | | |
| | | | 1 | 2 | 3 | 4 | 5 | 6 |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | <u>1.84</u> 1.67 | <u>1.84</u> 1.67 | <u>0.62</u> 0.56 | <u>0.62</u> 0.56 | <u>0.50</u> 0.45 | <u>0.40</u> 0.36 | <u>0.20</u> 0.18 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | <u>1.84</u> 1.67 | <u>1.84</u> 1.67 | <u>0.62</u> 0.56 | <u>0.62</u> 0.56 | <u>0.50</u> 0.45 | <u>0.40</u> 0.36 | <u>0.20</u> 0.18 |
| Tenants Form | (Coverage C – Personal Property) | <u>1.03</u> 0.94 | <u>1.03</u> 0.94 | <u>0.45</u> 0.41 | <u>0.45</u> 0.41 | <u>0.37</u> 0.34 | <u>0.37</u> 0.34 | <u>0.20</u> 0.18 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | <u>1.03</u> 0.94 | <u>1.03</u> 0.94 | <u>0.45</u> 0.41 | <u>0.45</u> 0.41 | <u>0.37</u> 0.34 | <u>0.34</u> 0.31 | <u>0.15</u> 0.14 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | <u>1.03</u> 0.94 | <u>1.03</u> 0.94 | <u>0.45</u> 0.41 | <u>0.45</u> 0.41 | <u>0.37</u> 0.34 | <u>0.34</u> 0.31 | <u>0.15</u> 0.14 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | <u>1.03</u> 0.94 | <u>1.03</u> 0.94 | <u>0.45</u> 0.41 | <u>0.45</u> 0.41 | <u>0.37</u> 0.34 | <u>0.37</u> 0.34 | <u>0.20</u> 0.18 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | <u>1.84</u> 1.67 | <u>1.84</u> 1.67 | <u>0.62</u> 0.56 | <u>0.62</u> 0.56 | <u>0.50</u> 0.45 | <u>0.40</u> 0.36 | <u>0.20</u> 0.18 |
| Loss of Use | (Amount of Increase Only) | <u>1.03</u> 0.94 | <u>1.03</u> 0.94 | <u>0.45</u> 0.41 | <u>0.45</u> 0.41 | <u>0.37</u> 0.34 | <u>0.37</u> 0.34 | <u>0.17</u> 0.15 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | <u>1.84</u> 1.67 | <u>1.84</u> 1.67 | <u>0.62</u> 0.56 | <u>0.62</u> 0.56 | <u>0.50</u> 0.45 | <u>0.48</u> 0.45 | <u>0.20</u> 0.18 |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

| | | | | | | | | |
|--|--|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|
| | | 1.67 | 1.67 | 0.56 | 0.56 | 0.45 | 0.44 | 0.18 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | 1.84 1.67 | 1.84 1.67 | 0.62 0.56 | 0.62 0.56 | 0.50 0.45 | 0.40 0.36 | 0.20 0.18 |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

Earthquake Coverage Continued

| Rate per \$1,000 – 25% Deductible | | | | | | | | | |
|--|--|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | | Frame | | | | | | |
| | | | Zones | | | | | | |
| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | | <u>1.43</u> | <u>1.43</u> | <u>0.48</u> | <u>0.48</u> | <u>0.39</u> | <u>0.32</u> | <u>0.11</u> |
| | | | 1.30 | 1.30 | 0.44 | 0.44 | 0.35 | 0.29 | 0.10 |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | | <u>1.43</u> | <u>1.43</u> | <u>0.48</u> | <u>0.48</u> | <u>0.39</u> | <u>0.32</u> | <u>0.11</u> |
| | | | 1.30 | 1.30 | 0.44 | 0.44 | 0.35 | 0.29 | 0.10 |
| Tenants Form | (Coverage C – Personal Property) | | <u>0.91</u> | <u>0.91</u> | <u>0.39</u> | <u>0.39</u> | <u>0.32</u> | <u>0.22</u> | <u>0.11</u> |
| | | | 0.83 | 0.83 | 0.35 | 0.35 | 0.29 | 0.20 | 0.10 |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | | <u>0.91</u> | <u>0.91</u> | <u>0.39</u> | <u>0.23</u> | <u>0.19</u> | <u>0.14</u> | <u>0.07</u> |
| | | | 0.83 | 0.83 | 0.35 | 0.21 | 0.17 | 0.13 | 0.06 |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | | <u>0.91</u> | <u>0.91</u> | <u>0.39</u> | <u>0.23</u> | <u>0.19</u> | <u>0.14</u> | <u>0.07</u> |
| | | | 0.83 | 0.83 | 0.35 | 0.21 | 0.17 | 0.13 | 0.06 |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | | <u>0.91</u> | <u>0.91</u> | <u>0.39</u> | <u>0.36</u> | <u>0.23</u> | <u>0.19</u> | <u>0.11</u> |
| | | | 0.83 | 0.83 | 0.35 | 0.33 | 0.21 | 0.17 | 0.10 |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | | <u>1.43</u> | <u>1.43</u> | <u>0.48</u> | <u>0.48</u> | <u>0.39</u> | <u>0.32</u> | <u>0.11</u> |
| | | | 1.30 | 1.30 | 0.44 | 0.44 | 0.35 | 0.29 | 0.10 |
| Loss of Use | (Amount of Increase Only) | | <u>0.97</u> | <u>0.97</u> | <u>0.39</u> | <u>0.36</u> | <u>0.23</u> | <u>0.19</u> | <u>0.11</u> |
| | | | 0.88 | 0.88 | 0.35 | 0.33 | 0.21 | 0.17 | 0.10 |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | | <u>1.43</u> | <u>1.43</u> | <u>0.48</u> | <u>0.36</u> | <u>0.31</u> | <u>0.25</u> | <u>0.11</u> |
| | | | 1.30 | 1.30 | 0.44 | 0.33 | 0.28 | 0.23 | 0.10 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | | <u>1.43</u> | <u>1.43</u> | <u>0.48</u> | <u>0.48</u> | <u>0.39</u> | <u>0.32</u> | <u>0.11</u> |
| | | | 1.30 | 1.30 | 0.44 | 0.44 | 0.35 | 0.29 | 0.10 |

| Rate per \$1,000 – 25% Deductible | | | | | | | | | |
|--|----------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|---|
| | | | All Other | | | | | | |
| | | | Zones | | | | | | |
| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Homeowner Form without Extended Replacement Cost Option | (Coverage A – Dwelling) | <u>1.78</u> | <u>1.78</u> | <u>0.56</u> | <u>0.56</u> | <u>0.44</u> | <u>0.34</u> | <u>0.13</u> | |
| | | 1.62 | 1.62 | 0.51 | 0.51 | 0.40 | 0.31 | 0.12 | |
| Homeowner Form with Extended Replacement Cost Option | (Coverage A – Dwelling) | <u>1.78</u> | <u>1.78</u> | <u>0.56</u> | <u>0.56</u> | <u>0.44</u> | <u>0.34</u> | <u>0.13</u> | |
| | | 1.62 | 1.62 | 0.51 | 0.51 | 0.40 | 0.31 | 0.12 | |
| Tenants Form | (Coverage C – Personal Property) | <u>0.97</u> | <u>0.97</u> | <u>0.43</u> | <u>0.43</u> | <u>0.32</u> | <u>0.32</u> | <u>0.13</u> | |
| | | 0.88 | 0.88 | 0.39 | 0.39 | 0.29 | 0.29 | 0.12 | |
| Condominium Form without Extended Replacement Cost Option | (Coverage C – Personal Property) | <u>0.97</u> | <u>0.97</u> | <u>0.43</u> | <u>0.43</u> | <u>0.32</u> | <u>0.28</u> | <u>0.10</u> | |
| | | 0.88 | 0.88 | 0.39 | 0.39 | 0.29 | 0.25 | 0.09 | |
| Condominium Form with Extended Replacement Cost Option | (Coverage C – Personal Property) | <u>0.97</u> | <u>0.97</u> | <u>0.43</u> | <u>0.43</u> | <u>0.32</u> | <u>0.28</u> | <u>0.10</u> | |
| | | 0.88 | 0.88 | 0.39 | 0.39 | 0.29 | 0.25 | 0.09 | |
| Personal Property, Homeowner Form for Increase of Basic Coverage C – Personal Property Limit, or Incidental Occupancy | (Amount of Increase Only) | <u>0.97</u> | <u>0.97</u> | <u>0.43</u> | <u>0.43</u> | <u>0.32</u> | <u>0.32</u> | <u>0.13</u> | |
| | | 0.88 | 0.88 | 0.39 | 0.39 | 0.29 | 0.29 | 0.12 | |
| Other Structures, Homeowner Form for the following optional coverages: Increase of Basic Coverage B – Other Structures Limit | (Amount of Increase Only) | <u>1.78</u> | <u>1.78</u> | <u>0.56</u> | <u>0.56</u> | <u>0.44</u> | <u>0.34</u> | <u>0.13</u> | |
| | | 1.62 | 1.62 | 0.51 | 0.51 | 0.40 | 0.31 | 0.12 | |
| Loss of Use | (Amount of Increase Only) | <u>0.97</u> | <u>0.97</u> | <u>0.39</u> | <u>0.39</u> | <u>0.32</u> | <u>0.32</u> | <u>0.11</u> | |
| | | 0.88 | 0.88 | 0.35 | 0.35 | 0.29 | 0.29 | 0.10 | |
| Additions and Alterations for Condominium and Tenants | (Amount of Increase Only) | <u>1.78</u> | <u>1.78</u> | <u>0.56</u> | <u>0.56</u> | <u>0.44</u> | <u>0.43</u> | <u>0.13</u> | |
| | | 1.62 | 1.62 | 0.51 | 0.51 | 0.40 | 0.39 | 0.12 | |

**Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement**

| | | | | | | | | |
|--|--|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|
| | | 1.62 | 1.62 | 0.51 | 0.51 | 0.40 | 0.39 | 0.12 |
| Loss Assessment Option All Forms excluding Tenants Form | (Desired Amount. For Condominium, Amount of Increase Only) | 1.78 1.62 | 1.78 1.62 | 0.56 0.51 | 0.56 0.51 | 0.44 0.40 | 0.34 0.31 | 0.13 0.12 |

Nationwide Mutual Fire Insurance Company
Homeowner Rate Supplement

Other Structures – Increased Limits

Effective 10-23-14

Additional limits on specific Other Structures maybe provided at an annual rate per \$1,000 shown below.

| Protection Class | Rate |
|----------------------------|-------------|
| 1-8 | \$2.70 |
| <u>1Y-8Y, 8B, 1X-8X, 9</u> | <u>4.50</u> |
| <u>910, 10W, -11</u> | 4.50 |

**Nationwide Mutual Fire Insurance Company
Homeowner General Rules**

| | |
|---|-----------|
| General | 3 |
| Policy Forms | 3 |
| Mandatory Coverages and Limits | 3 |
| Additional Amount or Coverages | 4 |
| Additional Insured | 4 |
| Cancellation | 4 |
| Identification of Premises | 4 |
| Incidental Occupancy | 5 |
| Insufficient Funds | 5 |
| Late Payment Fee | 5 |
| Other Insurance | 5 |
| Payment Plans | 5 |
| Policy Period | 5 |
| Premium Revisions | 6 |
| Premium Rounding Rule | 6 |
| Restriction of Individual Policies | 6 |
| Seasonal Dwellings | 6 |
| Territory Definitions | 9 |
| **Protection Classification Information/ Construction Type | 13 |
| Additional Rating Components | 15 |
| Basic Roof Rating | 15 |
| Class Rated Townhouses | 15 |
| Condominium Rental Charge | 15 |
| Deductibles | 15 |
| Financial Responsibility | 16 |
| Fire Resistive Construction Credit | 17 |
| Home-Car Discount | 17 |
| Home Financial Discount | 17 |
| Insurance to Value Base Premium Adjustment | 17 |
| Multi-Family Dwelling | 18 |
| Nationwide Associate Discount | 18 |
| Personal Status Discount | 18 |
| Prior Insurance Discount | 19 |
| Protective Devices Discount | 19 |
| Safe Home Rating Plan | 19 |
| Supplemental Heating | 20 |
| Year of Construction/ Home Renovation | 20 |
| Section I Coverages – Property | 22 |
| All Risk Coverage Options | 22 |
| Back-up of Sewer or Drain | 22 |
| ***Better Roof Replacement | 23 |
| Building Additions and Alterations | 23 |
| Condominium Special Coverage | 23 |
| Credit Card, Forgery, and Counterfeit Money | 23 |
| Dwelling Replacement Cost Plus | 24 |
| Earthquake Coverage | 25 |
| Engaged Couples | 25 |
| Extended Replacement Cost | 26 |
| Fire Department Service Charge | 27 |
| Home Care Liability Exposure | 27 |
| Identity Theft or Identity Fraud Expense | 27 |
| Incidental Occupancies Exposure | 27 |
| Increased Coverage C – Personal Property | 28 |
| Increased Coverage D – Loss of Use | 28 |
| Increased Special Limits of Liability | 28 |
| Loss Assessment Coverage | 29 |
| New Construction Theft Coverage | 29 |
| Ordinance Or Law Coverage | 29 |
| Other Structures – Increased Limits | 29 |
| Scheduled Personal Property – Inland Marine Coverages | 30 |
| Special Coverage Provisions | 30 |
| Accidental Death of Insured on Described Premises | 30 |
| Consequential Loss | 30 |
| Lock Replacement | 30 |

**Nationwide Mutual Fire Insurance Company
Homeowner General Rules**

| | |
|--|-----------|
| Refrigerated Property..... | 30 |
| Theft Coverage Extension..... | 31 |
| Watercraft Physical Damage..... | 31 |
| Section II – Coverages – Liability | 31 |
| Exposure..... | 31 |
| Additional Dwelling Unit Owned | 31 |
| Co-owned Dwelling | 31 |
| Farm Liability Coverage | 31 |
| Home Care Liability Exposure..... | 32 |
| Incidental Occupancies | 32 |
| Personal Injury | 32 |
| Secondary Locations..... | 32 |
| Watercraft Liability..... | 32 |
| General | 3 |
| Policy Forms | 3 |
| Mandatory Coverages and Limits..... | 3 |
| Additional Amount or Coverages..... | 4 |
| Additional Insured | 4 |
| Cancellation | 4 |
| Identification of Premises | 4 |
| Incidental Occupancy..... | 5 |
| Insufficient Funds | 5 |
| Late Payment Fee..... | 5 |
| Other Insurance | 5 |
| Payment Plans..... | 5 |
| Policy Period | 5 |
| Premium Revisions | 6 |
| Premium Rounding Rule | 6 |
| Restriction of Individual Policies..... | 6 |
| Seasonal Dwellings..... | 6 |
| Territory Definitions..... | 9 |
| Protection Classification Information/ Construction Type..... | 13 |
| Additional Rating Components | 14 |
| Basic Roof Rating..... | 14 |
| Class Rated Townhouses | 14 |
| Condominium Rental Charge | 14 |
| Deductibles | 14 |
| Financial Responsibility..... | 15 |
| Fire Resistive Construction Credit..... | 16 |
| Home Car Discount..... | 16 |
| Home Financial Discount | 16 |
| Insurance to Value Base Premium Adjustment | 16 |
| Multi Family Dwelling | 17 |
| Nationwide Associate Discount | 17 |
| Personal Status Discount | 17 |
| Prior Insurance Discount | 18 |
| Protective Devices Discount..... | 18 |
| Safe Home Rating Plan..... | 18 |
| Supplemental Heating..... | 19 |
| Year of Construction/ Home Renovation..... | 19 |
| Section I Coverages – Property | 21 |
| All Risk Coverage Options | 21 |
| Back-up of Sewer or Drain | 21 |
| Building Additions and Alterations..... | 22 |
| Condominium Special Coverage | 22 |
| Credit Card Forgery and Counterfeit Money | 22 |
| Dwelling Replacement Cost Plus | 22 |
| Earthquake Coverage | 23 |
| Engaged Couples..... | 23 |
| Extended Replacement Cost..... | 24 |
| Fire Department Service Charge..... | 25 |
| Home Care Liability Exposure..... | 25 |
| Identity Theft or Identity Fraud Expense..... | 25 |
| Incidental Occupancies Exposure..... | 25 |

**Nationwide Mutual Fire Insurance Company
Homeowner General Rules**

| | |
|--|-----------|
| <u>Increased Coverage C — Personal Property</u> | 26 |
| <u>Increased Coverage D — Loss of Use</u> | 26 |
| <u>Increased Special Limits of Liability</u> | 26 |
| <u>Loss Assessment Coverage</u> | 27 |
| <u>New Construction Theft Coverage</u> | 27 |
| <u>Ordinance Or Law Coverage</u> | 27 |
| <u>Other Structures — Increased Limits</u> | 27 |
| <u>Scheduled Personal Property — Inland Marine Coverages</u> | 28 |
| <u>Special Coverage Provisions</u> | 28 |
| <u>Accidental Death of Insured on Described Premises</u> | 28 |
| <u>Consequential Loss</u> | 28 |
| <u>Lock Replacement</u> | 28 |
| <u>Refrigerated Property</u> | 28 |
| <u>Theft Coverage Extension</u> | 29 |
| <u>Watercraft Physical Damage</u> | 29 |
| <u>Section II — Coverages — Liability</u> | 34 |
| <u>Exposure</u> | 34 |
| <u>Additional Dwelling Unit Owned</u> | 34 |
| <u>Co-owned Dwelling</u> | 34 |
| <u>Farm Liability Coverage</u> | 34 |
| <u>Home Care Liability Exposure</u> | 32 |
| <u>Incidental Occupancies</u> | 32 |
| <u>Personal Injury</u> | 32 |
| <u>Secondary Locations</u> | 32 |
| <u>Watercraft Liability</u> | 32 |

**Nationwide Mutual Fire Insurance Company
Homeowner General Rules**

COVERAGES

SECTION I

Dwelling
Homeowner

Other Structures
Homeowner 10% of Dwelling

Personal Property
Homeowner* 55% of Dwelling
Tenant
Condominium*

*NOTE: 10% of amount shown, but not less than \$1,000 applies to personal property away from the premises. Entire amount shown applies while in transit to or in a newly acquired principal residence for up to 30 days.

Loss of Use
Homeowner 100% of Dwelling
Tenant 20% of Personal Property
Condominium 100% of Personal Property

Condominium Loss Assessment
Condominium ~~Minimum~~ Minimum \$1,000

SECTION II

Personal Liability \$100,000

Medical Payments to Others \$1,000

Additional Amount or Coverages

Amounts of insurance may be increased or additional coverages may be added after the inception date of the policy by attaching the required endorsements. Unless otherwise specifically provided, compute additional premium on a prorate basis using the following formula:

$$\frac{\text{No. of Days to Expiration}}{365} \times \text{rate (or premium)} = \text{prorate rate (or premium) to be used.}$$

Additional Insured

- a. Church Parsonages – For such eligible dwellings, the Minister should be designated the Insured and the Church as an Additional Insured on the Declarations.
- b. Joint Owner, Non-Occupant – Such eligible Insureds must be designated. Additional Insureds on the Declarations.

Cancellation

It is not permissible to cancel any of the basic coverages in the policy unless the entire policy is cancelled.

In the event of cancellation by either the insured or the insurer, the return premium will be computed on a pro rata basis.

Identification of Premises

Where there are multiple residences at the same address, the location of the covered premises must be identified on the Declarations by the apartment number, the condominium unit number, or other positive identification.

Protection Classification Information/ Construction Type

Protection Classification

Insurance Services Office (ISO) establishes general classifications applying to all areas within limits of municipalities and recognized boundaries of protected area fire districts, protected unincorporated communities and rural areas.

1. Use the Protection Classification Listing shown in the ISO Community Mitigation Classification Manual.

A classified area means that area or fire department is listed in the ISO Community Mitigation Classification Manual.

2. Inside Classified Area

Inside city limits or within the limits of recognized fire districts.

a. Dwellings located within the corporate limits of the municipality or established boundaries of a fire district will be accorded the rating classification of the municipality or district as established.

b. In a classified area where one or more classifications are indicated (e.g. 6/9) the first class shown applies to properties within five road miles of a responding fire department and within 1,000 feet of a fire hydrant.

c. In a classified area where two or more classifications are indicated (e.g. 6/9) the second class shown applies to properties within five road miles of a responding fire department but beyond 1,000 feet of a fire hydrant.

d. Protection Class 10 applies to properties that are beyond five road miles of a responding fire department.

3. Outside Classified Area (Unprotected)

Dwellings for which protection credit is not provided under the rules above shall rate as Class 10.

Protection Classification

Insurance Services Office (ISO) establishes general classifications applying to all areas within limits of municipalities and recognized boundaries of protected area fire districts, protected unincorporated communities and rural areas.

The public protection classification listings range from 1 to 10, listings with 1 representing the best protection available and 9 representing only minimum protection. Areas with a listing of class 10 and areas not listed have no recognized public protection.

These classifications are assigned based on the fire protection district in which the risk is located.

To rate each risk, determine the protection class from the ISO Community Mitigation Classification Manual:

| | | |
|---------------------------------|---|--|
| <u>SINGLE PROTECTION CLASS:</u> | Use the Protection Class listed in the PPC pages. | |
| <u>SPLIT PROTECTION CLASS:</u> | <u>MILES FROM FIRE STATION</u> | <u>PROTECTION CLASS</u> |
| | <u>FEET FROM HYDRANT</u> | |
| | <u>WITHIN 5 MILES</u> | The 1 st listed numeric classification designator applies (e.g. 6/6X, 6/6Y, or 6/10, use Class 6). |
| | <u>WITHIN 1000 FEET</u> | |
| | <u>WITHIN 5 MILES</u> | The 2 nd listed classification designator associated with #X or #Y applies (e.g. for 6/6X, use 6X, for 6/6Y, use Class 6Y). |
| | <u>OVER 1000 FEET</u> | |
| | <u>OVER 5 BUT LESS THAN 7 ROAD MILES AND WITH A CREDIBLE WATER SOURCE WITHIN 1000'.</u> | Classification 10W applies. |

Class 10 applies to all areas not listed.

NOTE: The Declarations will display the distance, in miles, from the primary responding fire department as indicated on the policy.

Better Roof Replacement Endorsement H 6193

HOMEOWNER POLICIES ONLY.

For purposes of this rule, this coverage allows for upgrading a roof to fortified standards upon a roof replacement claim on Coverage A – Dwelling and Coverage B – Other Structures. If an event results in a recommendation by the Claims Organization to replace the roof, coverage will be provided to pay the difference between a standard roof replacement and one replaced with these fortified standards:

- Re-nail existing roof deck using 8d ring shank nails placed at maximum 6" on-center spacing for edge and field nailing.
- Self adhering polymer modified bitumen flashing tape at least 4-inches wide applied directly to the roof deck to seal horizontal and vertical joints in the roof deck.
- The specific underlayment should be a code compliant 30# ASTM D226, Type II underlayment. This is a high quality, 30 pound felt paper.
- The shingle will have two standards, one for wind and one for impact resistance (hail). The wind standard should be an ASTM D3161 (Class F) or ASTM D7158(Class G or H). The impact resistance standard should be a UL2218 Class 4.

Policies with wind/hail coverage excluded are not eligible to purchase this endorsement.

Refer to the Rate Supplement.

Building Additions and Alterations

TENANT

A limit of 10% of Coverage C – Personal Property is included in the base premium for Tenant policies. This coverage may be increased.

Refer to the Rate Supplement.

CONDOMINIUM

A limit of 20% of Coverage C – Personal Property (subject to a \$1,000 minimum) is included in the base premium for Condominium policies. This coverage may be increased.

Refer to the Rate Supplement.

Condominium Special Coverage Endorsement Fire 3013-A

CONDOMINIUM POLICY ONLY.

This endorsement provides all risk type coverage on Coverage B — Loss of Use, Coverage C — Condominium Loss Assessment and Building Additions and Alterations.

Refer to Rate Supplement.

Credit Card, Forgery, and Counterfeit Money

A limit of \$1,000 is included in the base premium for all policies. This limit may be increased.

Coverage for Electronic Fund Transfer cards is included for Homeowner and Condominium policies.

NOTE: The limit selected for this coverage will display in the "Other Coverages Applicable" section of the Declarations.

Refer to the Rate Supplement.

| | | | | | | | | | | | | | | | | | | | | |
|-----------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| NAIC Number: | 23779 | | <div style="text-align: center;"> Homeowners Premium Comparision Survey Form FORM HPMS - last modified August, 2005 </div> | | | | | | | | | | Submit to: Arkansas Insurance Department 1200 West Third Street Little Rock, AR 72201-1904 Telephone: 501-371-2800 Email as an attachment to insurance.pnc@arkansas.gov You may also attach to a SERFF filing or submit on a cdr disk | | | | | | | |
| Company Name: | Nationwide Mutual Fire Insurance Company | | | | | | | | | | | | | | | | | | | |
| Contact Person: | Jack Denterlein | | <div style="text-align: center; background-color: red; color: white;"> USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE, LEAVE BLANK </div> | | | | | | | | | | | | | | | | | |
| Telephone No.: | 614-249-1256 | | | | | | | | | | | | | | | | | | | |
| Email Address: | dentej1@nationwide.com | | | | | | | | | | | | | | | | | | | |
| Effective Date: | 10/23/2014 | | | | | | | | | | | | | | | | | | | |

| Survey Form for HO3 (Homeowners) - Use \$500 Flat Deductible (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property) | | | | | | | | | | | | | | | | | | | |
|--|----------------|------------|------------|------------|------------|------------|------------|-------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Public Protection Class | Dwelling Value | Washington | | Baxter | | Craighead | | St. Francis | | Desha | | Union | | Miller | | Sebastian | | Pulaski | |
| | | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame |
| 3 | \$80,000 | \$1,701.00 | \$1,869.00 | \$1,669.00 | \$1,835.00 | \$2,044.00 | \$2,246.00 | \$2,447.00 | \$2,689.00 | \$2,435.00 | \$2,676.00 | \$1,983.00 | \$2,179.00 | \$1,974.00 | \$2,169.00 | \$1,993.00 | \$2,190.00 | \$2,103.00 | \$2,311.00 |
| | \$120,000 | \$2,220.00 | \$2,440.00 | \$2,179.00 | \$2,395.00 | \$2,667.00 | \$2,932.00 | \$3,195.00 | \$3,510.00 | \$3,178.00 | \$3,492.00 | \$2,588.00 | \$2,844.00 | \$2,577.00 | \$2,832.00 | \$2,602.00 | \$2,859.00 | \$2,745.00 | \$3,016.00 |
| | \$160,000 | \$2,850.00 | \$3,133.00 | \$2,798.00 | \$3,074.00 | \$3,425.00 | \$3,764.00 | \$4,101.00 | \$4,507.00 | \$4,080.00 | \$4,484.00 | \$3,323.00 | \$3,651.00 | \$3,308.00 | \$3,636.00 | \$3,341.00 | \$3,671.00 | \$3,524.00 | \$3,872.00 |
| 6 | \$80,000 | \$2,002.00 | \$2,230.00 | \$1,965.00 | \$2,188.00 | \$2,405.00 | \$2,679.00 | \$2,880.00 | \$3,208.00 | \$2,865.00 | \$3,192.00 | \$2,334.00 | \$2,600.00 | \$2,324.00 | \$2,589.00 | \$2,346.00 | \$2,614.00 | \$2,475.00 | \$2,757.00 |
| | \$120,000 | \$2,613.00 | \$2,910.00 | \$2,565.00 | \$2,856.00 | \$3,140.00 | \$3,497.00 | \$3,760.00 | \$4,188.00 | \$3,741.00 | \$4,167.00 | \$3,046.00 | \$3,393.00 | \$3,033.00 | \$3,379.00 | \$3,062.00 | \$3,411.00 | \$3,230.00 | \$3,598.00 |
| | \$160,000 | \$3,355.00 | \$3,737.00 | \$3,292.00 | \$3,667.00 | \$4,031.00 | \$4,490.00 | \$4,827.00 | \$5,377.00 | \$4,803.00 | \$5,350.00 | \$3,910.00 | \$4,356.00 | \$3,894.00 | \$4,338.00 | \$3,932.00 | \$4,379.00 | \$4,148.00 | \$4,619.00 |
| 9 | \$80,000 | \$2,408.00 | \$2,675.00 | \$2,364.00 | \$2,626.00 | \$2,893.00 | \$3,215.00 | \$3,465.00 | \$3,850.00 | \$3,447.00 | \$3,830.00 | \$2,807.00 | \$3,118.00 | \$2,795.00 | \$3,106.00 | \$2,822.00 | \$3,135.00 | \$2,977.00 | \$3,308.00 |
| | \$120,000 | \$3,143.00 | \$3,492.00 | \$3,084.00 | \$3,428.00 | \$3,777.00 | \$4,196.00 | \$4,523.00 | \$5,025.00 | \$4,499.00 | \$4,999.00 | \$3,664.00 | \$4,071.00 | \$3,648.00 | \$4,053.00 | \$3,683.00 | \$4,092.00 | \$3,885.00 | \$4,316.00 |
| | \$160,000 | \$4,035.00 | \$4,484.00 | \$3,961.00 | \$4,401.00 | \$4,848.00 | \$5,387.00 | \$5,806.00 | \$6,451.00 | \$5,777.00 | \$6,418.00 | \$4,703.00 | \$5,227.00 | \$4,684.00 | \$5,204.00 | \$4,729.00 | \$5,254.00 | \$4,988.00 | \$5,543.00 |

| Survey Form for HO4 (Renters) - Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included) | | | | | | | | | | | | | | | | | | | |
|--|----------------|------------|----------|----------|----------|-----------|----------|-------------|----------|----------|----------|----------|----------|----------|----------|-----------|----------|----------|----------|
| Public Protection Class | Property Value | Washington | | Baxter | | Craighead | | St. Francis | | Arkansas | | Union | | Miller | | Sebastian | | Pulaski | |
| | | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame |
| 3 | \$5,000 | \$126.00 | \$126.00 | \$126.00 | \$126.00 | \$132.00 | \$132.00 | \$134.00 | \$134.00 | \$134.00 | \$134.00 | \$134.00 | \$134.00 | \$134.00 | \$134.00 | \$132.00 | \$132.00 | \$152.00 | \$152.00 |
| | \$15,000 | \$205.00 | \$205.00 | \$205.00 | \$205.00 | \$212.00 | \$212.00 | \$215.00 | \$215.00 | \$215.00 | \$215.00 | \$215.00 | \$215.00 | \$215.00 | \$215.00 | \$212.00 | \$212.00 | \$245.00 | \$245.00 |
| | \$25,000 | \$273.00 | \$273.00 | \$273.00 | \$273.00 | \$283.00 | \$283.00 | \$288.00 | \$288.00 | \$288.00 | \$288.00 | \$288.00 | \$288.00 | \$288.00 | \$288.00 | \$283.00 | \$283.00 | \$327.00 | \$327.00 |
| 6 | \$5,000 | \$139.00 | \$139.00 | \$139.00 | \$139.00 | \$144.00 | \$144.00 | \$146.00 | \$146.00 | \$146.00 | \$146.00 | \$146.00 | \$146.00 | \$146.00 | \$146.00 | \$144.00 | \$144.00 | \$167.00 | \$167.00 |
| | \$15,000 | \$224.00 | \$224.00 | \$224.00 | \$224.00 | \$232.00 | \$232.00 | \$236.00 | \$236.00 | \$236.00 | \$236.00 | \$236.00 | \$236.00 | \$236.00 | \$236.00 | \$232.00 | \$232.00 | \$267.00 | \$267.00 |
| | \$25,000 | \$299.00 | \$299.00 | \$299.00 | \$299.00 | \$311.00 | \$311.00 | \$315.00 | \$315.00 | \$315.00 | \$315.00 | \$315.00 | \$315.00 | \$315.00 | \$315.00 | \$311.00 | \$311.00 | \$358.00 | \$358.00 |
| 9 | \$5,000 | \$203.00 | \$203.00 | \$203.00 | \$203.00 | \$211.00 | \$211.00 | \$213.00 | \$213.00 | \$213.00 | \$213.00 | \$213.00 | \$213.00 | \$213.00 | \$213.00 | \$211.00 | \$211.00 | \$243.00 | \$243.00 |
| | \$15,000 | \$327.00 | \$327.00 | \$327.00 | \$327.00 | \$341.00 | \$341.00 | \$345.00 | \$345.00 | \$345.00 | \$345.00 | \$345.00 | \$345.00 | \$345.00 | \$345.00 | \$341.00 | \$341.00 | \$392.00 | \$392.00 |
| | \$25,000 | \$437.00 | \$437.00 | \$437.00 | \$437.00 | \$454.00 | \$454.00 | \$459.00 | \$459.00 | \$459.00 | \$459.00 | \$459.00 | \$459.00 | \$459.00 | \$459.00 | \$454.00 | \$454.00 | \$522.00 | \$522.00 |

| Survey Form for DP-2 (Dwelling/Fire) - Use \$500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage) | | | | | | | | | | | | | | | | | | | |
|---|----------------|------------|-------|--------|-------|-----------|-------|-------------|-------|----------|-------|-------|-------|--------|-------|-----------|-------|---------|-------|
| Public Protection Class | Dwelling Value | Washington | | Baxter | | Craighead | | St. Francis | | Arkansas | | Union | | Miller | | Sebastian | | Pulaski | |
| | | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame |
| 3 | \$80,000 | | | | | | | | | | | | | | | | | | |
| | \$120,000 | | | | | | | | | | | | | | | | | | |
| | \$160,000 | | | | | | | | | | | | | | | | | | |
| 6 | \$80,000 | | | | | | | | | | | | | | | | | | |
| | \$120,000 | | | | | | | | | | | | | | | | | | |
| | \$160,000 | | | | | | | | | | | | | | | | | | |
| 9 | \$80,000 | | | | | | | | | | | | | | | | | | |
| | \$120,000 | | | | | | | | | | | | | | | | | | |
| | \$160,000 | | | | | | | | | | | | | | | | | | |

| SPECIFY THE PERCENTAGE GIVEN FOR CREDITS OR DISCOUNTS FOR THE FOLLOWING: | | | | | | | | | | EARTHQUAKE INSURANCE | | | | | | | | | |
|--|------------------------------------|---|--------------------|--------------------------------|------------------------|-------------------------|---|--|--|---|--|--|--|--|--|--|--|--|--|
| HO3 and HO4 only | | | | | | | | | | IMPORTANT, homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about this cov ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? <input type="text"/> yes (yes or no) WHAT IS YOUR PERCENTAGE DEDUCTIBLE? <input type="text"/> 10,15,20,25 % | | | | | | | | | |
| Fire Extinguisher | <input type="text"/> 5,7,10,15 | % | Deadbolt Lock | <input type="text"/> 5,7,10,15 | % | | | | | | | | | | | | | | |
| Burglar Alarm | <input type="text"/> 2,4,5,7,10,15 | % | Window Locks | <input type="text"/> | % | | | | | | | | | | | | | | |
| Smoke Alarm | <input type="text"/> 2,4,5,7,10,15 | % | \$1,000 Deductible | <input type="text"/> 0 | % | | | | | | | | | | | | | | |
| | | | | | Other (specify) | <input type="text"/> | % | | | | | | | | | | | | |
| | | | | | Maximum Credit Allowed | <input type="text"/> 51 | % | | | | | | | | | | | | |

| WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE? | | | |
|---|-----------------------------|------------------------------|--|
| Zone | Brick | Frame | |
| Highest Risk | \$ <input type="text"/> 2.3 | \$ <input type="text"/> 1.86 | |
| Lowest Risk | \$ <input type="text"/> 0.1 | \$ <input type="text"/> 0.06 | |

NAIC LOSS COST DATA ENTRY DOCUMENT

| | | |
|----|---|-----------------|
| 1. | This filing transmittal is part of Company Tracking # | 14H-10084AR-JMD |
|----|---|-----------------|

| | | |
|----|---|----------------|
| 2. | If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number | Not Applicable |
|----|---|----------------|

| | | | |
|----|---|----|---------------------|
| | Company Name | | Company NAIC Number |
| 3. | A. Nationwide Mutual Fire Insurance Company | B. | 23779 |

| | | | |
|----|--|----|---|
| | Product Coding Matrix Line of Business (i.e., Type of Insurance) | | Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance) |
| 4. | A. Homeowners | B. | Combination |

5.

| (A) COVERAGE (See Instructions) | (B) Indicated % Rate Level Change | (C) Requested % Rate Level Change | FOR LOSS COSTS ONLY | | | | |
|---------------------------------------|--|--|-------------------------------|--|--|---|---|
| | | | (D) Expected Loss Ratio | (E) Loss Cost Modification Factor | (F) Selected Loss Cost Multiplier | (G) Expense Constant (If Applicable) | (H) Co. Current Loss Cost Multiplier |
| Homeowners | 22.7% | 7.0% | | | | | |
| Tenants | 13.1% | 1.2% | | | | | |
| Condominiums | 2.0% | 1.9% | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| TOTAL OVERALL EFFECT | 28.5% | 6.8% | | | | | |

6.

5 Year History

Rate Change History

| Year | Policy Count | % of Change | Effective Date | State Earned Premium (000) | Incurred Losses (000) | State Loss Ratio | Countrywide Loss Ratio |
|------|--------------|----------------|-------------------|----------------------------------|-----------------------------|------------------------|---------------------------|
| 2013 | 23,679 | 9.66 | 10/23/2013 | \$26,249 | \$17,471 | 66.56 | 76.08 |
| 2012 | 23,564 | 10.56 | 10/23/2012 | \$23,593 | \$10,645 | 45.12 | 64.49 |
| 2011 | 23,721 | 10.30 | 10/23/2011 | \$23,832 | \$31,899 | 135.1 | 83.70 |
| 2010 | 24,254 | 5.50 | 10/23/2010 | \$24,965 | \$14,561 | 58.3 | 61.00 |
| 2009 | 26,080 | 8.50 | 10/23/2009 | \$25,830 | \$32,081 | 124.2 | 61.60 |
| 2008 | 28,058 | 7.00 | 10/23/2008 | \$25,519 | \$31,854 | 124.8 | 61.10 |

7.

| Expense Constants | Selected Provisions |
|---|------------------------|
| A. Total Production Expense | 13.7 |
| B. General Expense | 9.1 |
| C. Taxes, License & Fees | 2.5 |
| D. Underwriting Profit & Contingencies | 10.0 |
| E. Payment fees (returned checks, late payment) | -0.6 |
| F. TOTAL | 24.7 |

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. 10.6% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 114

10. -17.1% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 118